

Table of Contents



Adopted Housing Element May 6, 2003

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Table of Contents

6.1	INTRODUCTION	1
A.	HOUSING ELEMENT REQUIREMENTS	1
B.	DATA SOURCES	3
C.	PUBLIC PARTICIPATION	3
6.2	HOUSING NEEDS ASSESSMENT	5
A.	POPULATION CHARACTERISTICS	6
B.	HOUSEHOLD CHARACTERISTICS	7
C.	HOUSING STOCK CHARACTERISTICS	10
D.	REGIONAL HOUSING NEEDS	13
6.3	HOUSING CONSTRAINTS	17
A.	MARKET CONSTRAINTS	17
B.	GOVERNMENTAL CONSTRAINTS	17
C.	GOVERNMENTAL CONSTRAINTS ON HOUSING FOR PERSONS WITH DISABILITIES	24
6.4	HOUSING OPPORTUNITIES	25
A.	ABILITY TO MEET THE ABAG HOUSING NEEDS DETERMINATION	25
B.	HOUSING UNITS CONSTRUCTED OR APPROVED	25
C.	AVAILABILITY OF SITES FOR HOUSING	25
D.	CURRENT HOUSING PROJECTS	27
E.	INFRASTRUCTURE	28
F.	FINANCIAL RESOURCES	28
G.	OPPORTUNITIES FOR ENERGY CONSERVATION	29
6.5	HOUSING ACCOMPLISHMENTS	31
6.6	QUANTIFIED HOUSING OBJECTIVES	35
6.7	HOUSING PLAN	37
	GOAL H1. MONITOR HOUSING NEEDS	37
	GOAL H2. PROTECT EXISTING CHARACTER AND HERITAGE	38
	GOAL H3. PROVIDE ADEQUATE SERVICES AND FACILITIES	41
	GOAL H4. HOUSING NEED	43
	APPENDIX A. HOUSING ELEMENT MAILING LIST	6A-1
	APPENDIX B. UNITS AT RISK OF CONVERSION	6B-1
	APPENDIX C. SB520 ANALYSIS QUESTIONS	6C-1
	APPENDIX D. AVAILABLE MULTI FAMILY SITES	6D-1
	APPENDIX E. AVAILABLE SINGLE FAMILY SITES	6E-1
	APPENDIX F. FINANCIAL RESOURCES	6F-1
	APPENDIX G. EVALUATION OF HOUSING PROGRAMS	6G-1
	APPENDIX H. HOUSING IMPLEMENTATION PROGRAMS	6H-1

Tables

6.1 BAY AREA, CONTRA COSTA AND PINOLE PLANNING AREA PROJECTIONS.....	5
6.2 AGE CHARACTERISTICS 1990-2000	6
6.3 RACE AND ETHNICITY 1990-2000	7
6.4 HOUSING UNITS BY AGE	11
6.5 CONTRA COSTA COUNTY REGIONAL HOUSING NEEDS DETERMINATIONS	16
6.6 RESIDENTIAL LAND USE CATEGORIES	17
6.7 RESIDENTIAL DEVELOPMENT STANDARDS.....	18
6.8 HOUSING TYPES PERMITTED BY ZONING DISTRICT	18
6.9 PERMIT PROCESS FOR TYPICAL MULTI-FAMILY DEVELOPMENT	20
6.10 PERMIT PROCESS FOR TYPICAL SINGLE FAMILY SUBDIVISION	20
6.11 ESTIMATE OF DEVELOPMENT FEES FOR 10-UNIT MULTI-FAMILY DEVELOPMENT	22
6.12 ESTIMATE OF DEVELOPMENT FEES FOR 10-UNIT SINGLE FAMILY SUBDIVISION.....	23
6.13 ABAG HOUSING NEEDS DETERMINATION VS. BUILT OR APPROVED CONSTRUCTION	26
6.14 LAND AVAILABLE FOR DEVELOPMENT	27
6.15 PINOLE HOUSING CONSTRUCTION 1988 – 1998	32

Figures

6.1 HOUSEHOLD CHARACTERISTICS	7
6.2 FAMILY HOUSEHOLD CHARACTERISTICS	7
6.3 1990 HOUSEHOLD INCOME DISTRIBUTION	8
6.4 2000 HOUSEHOLD INCOME DISTRIBUTION	8
6.5 HOUSING STOCK CHARACTERISTICS.....	11
6.6 AFFORDABILITY GAP FOR OWNERSHIP HOUSING	12
6.7 AFFORDABILITY GAP FOR RENTAL HOUSING	12
6.8 HOUSEHOLD INCOME BY AGE	14
6.9 HOUSEHOLD INCOME BY TENURE	14

Executive Summary

The purpose of the Housing Element is to ensure that a quality, safe, and affordable supply of housing is available for current and future residents of Pinole. In pursuing this goal, the Element focuses on achieving a balance between maintaining the existing character of Pinole and providing housing for low- and moderate-income households and those with special needs.

The Housing Element is a part of the Pinole General Plan, yet it is the only Element that must be updated every five years and is subject to review and certification by the State of California through its Department of Housing and Community Development. The State has the authority to extend this five-year cycle as it did during the 1990s. The previous Pinole Housing Element was adopted in 1995, and covered the period from 1989 to 1998. The updated Element, in accordance with the schedule set by the State, covers a period that began on January 1, 1999 and ends on June 30, 2006.

The Element must show that the City can accommodate its fair share of the Bay Area Region's housing need over the current planning period. Pinole's fair share for the 1999-2006 planning period, as determined by the Association of Bay Area Governments, is 288 units of which 157 must be affordable. As of March, 2003, 323 housing units had been built or approved in Pinole. Of those, 201 were affordable.

As determined by State law, the major components of the Housing Element are: 1) an assessment of Pinole's housing needs; 2) an analysis of constraints and opportunities; 3) an evaluation of housing accomplishments; and 4) a Housing Plan that establishes specific goals, policies, and programs for meeting housing needs and objectives. The following are highlights from each of those components.

HOUSING NEEDS

- There is a significant concentration of low income households among seniors, those under 34 years of age, and renters.
- In 2000, 28% of Pinole's households were paying more than 30% of their income for housing. This was particularly true for renters.

HOUSING CONSTRAINTS

- Market forces, such as the availability of land, land values, and construction costs, constrain the production of housing.
- With the exception of the use permit requirement for multi-family developments in permitted zones and the absence of reasonable accommodation procedures for housing for disabled persons, the City's development standards, practices and fees are comparable to those of other cities and are not a significant constraint to housing development.

HOUSING OPPORTUNITIES

- The 35 acres of multi-family designated sites is more than adequate to meet remaining very low and low need.
- The 130 acres of single-family designated sites is more than adequate to meet remaining above moderate need.
- Overall, the City's infrastructure has adequate capacity to handle the amount of growth anticipated during the planning period.

HOUSING ACCOMPLISHMENTS

- Pinole created 1,357 new units during the 1988-98 planning period, as compared to its overall need of 769 units.
- Since 1995, the Pinole Redevelopment Agency has provided more than 70 First Time Homebuyer and 130 Residential Rehabilitation loans and grants to low- and moderate-income households.

- Through projects like Pinole Senior Village, Pinole Grove, and Alvarez Court, the Pinole Redevelopment Agency has been instrumental in increasing the supply of affordable housing for special needs populations.
- The City has facilitated the production of mixed-use and infill housing projects through parking reductions and shared parked standards.

HOUSING GOALS

- The City should monitor housing accomplishments in order to respond effectively to housing needs.
- The City should strive to protect the character and heritage of Pinole through conserving existing housing and encouraging high quality new construction.
- The City should ensure that there are adequate services and facilities to meet the needs of Pinole's current and future population.
- The City should strive to provide or facilitate a mix of housing types and prices that meet the City's housing needs.

Although the Housing Element tends to focus on the affordability and availability of housing for low- and moderate-income households and other special needs groups, the Element also strives to address the housing needs and related policy issues for the entire community. Accordingly, the Element focuses on protecting the existing character of Pinole through high quality design, strategies such as mixed-used, infill and second unit development, and reliance on parcels that were already designated for residential land uses. Because Pinole has a capacity of 506-855 new housing units that exceed its fair share assignment of 288 units, and 323 units of new housing have already been approved or built, the Element does not propose any changes to the City's General Plan Land Use Map or the Zoning Map except in cases where rezonings are necessary to accomplish General Plan - Zoning Map conformance.

6.1 Introduction

The City's current Housing Element was adopted in 1995 and was certified by the California Department of Housing and Community Development (HCD) as complying with State law requirements. Having a certified Housing Element means that the City also complies with Measure C, the Contra Costa County voter-approved Transportation Improvement and Growth Management Program, which establishes a process involving all jurisdictions to cooperatively manage the impacts of growth in Contra Costa County. The Growth Management Element of the Pinole General Plan, also a Measure C requirement, ties the level of service for fire, police, traffic, water, sewer and parks to the development potential under the Land Use and Economic Development Element. The intent is to plan for adequate services and facilities to accommodate the development potential necessary to achieve the objectives of the Housing Element.

Pinole's Housing Element has been a valuable tool in accomplishing many of the successes the City has achieved in meeting its housing needs. The primary obstacles to providing more affordable housing to very low and low-income households, however, are the availability of funding to provide units at prices affordable at those income levels. Programs in the Housing Element, including the City's inclusionary requirements, use of Housing Set Aside funds, and other actions of the Pinole Redevelopment Agency, establish opportunities to address these issues.

The Housing Element's approach to housing issues in Pinole is expressed in four ways. The first is in the form of goals sought by the community. The second, and more specific aspect of the Housing Element, is policy statements. Third is Quantified Objectives, or short-range targets to achieve the goals. The fourth and most dynamic part of the Housing Element is implementing programs, which are specific actions that the City or other identified entities will undertake to address policy issues and move closer to the community's goals. Under each policy is a notation identifying related program actions. Section 6.7 then describes these actions in more detail and lists program target dates, as required by State law.

A. Housing Element Requirements

Overview of State Law Requirements

Every jurisdiction in California must have a General Plan. The General Plan serves as the 'constitution' for development in the city. It is a long-range planning document that describes goals, policies and programs to guide development decision-making. Once the General Plan is adopted, all development-related decisions must be consistent with the plan. If a development proposal is not consistent with the plan, it must be revised or the plan itself must be amended. The current Pinole General Plan was adopted in 1995 and the housing element was adopted as part of the entire general plan at that time.

Every community's General Plan must, by law, contain seven 'elements' that address defined sets of issues. The state-mandated elements of the General Plan include Land Use, Circulation, Housing, Conservation, Open Space, Noise and Safety. In Contra Costa County, all jurisdictions are required to have a Growth Management Element as well.

State law establishes requirements for all portions of the General Plan. However, for the Housing Element, the state requirements tend to be more specific and extensive than for other elements. While jurisdictions must review and revise all elements of their General Plan on a regular basis (approximately every ten years) to ensure that they remain up to date, state law requires that housing elements be reviewed and updated at least every five years. The process of updating Housing Elements is initiated by the State through the 'regional housing needs' process as described in Section 6.2D. The last time the State initiated the regional housing needs process was in 1990. The City of Pinole subsequently updated its housing element in response to the State's regional housing needs determination and in accordance with state law requirements.

Common Housing Terms

Above Moderate Income Households: Households earning over 120% of the median household income. As of March 2003, a family of four in Contra Costa County earning more than \$96,100 per year was considered above moderate income.

Accessible Housing: Units accessible and adaptable to the needs of the physically disabled.

Affordable Housing: Housing capable of being purchased or rented by a household with very low, low, or moderate income, based on a household's ability to make monthly payments necessary to obtain housing. Housing is considered affordable when a household pays less than 30% of its gross monthly income (GMI) for housing including utilities.

Extremely Low Income: Households earning less than 35% of the median household income. As of March, 2003 a family of four in Contra Costa County earning less than \$33,635 was considered extremely low income.

Household Income: Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits, are not included as income.

Housing Affordability: The generally accepted measure for determining whether a person can afford housing means spending no more than 25%-33% of one's gross household income on housing costs, which includes utilities, principle and interest.

Low Income Households: Households earning 50-80% of the median household income. As of March 2003 a family of four in Contra Costa County earning between \$40,050 and \$64,080 per year was considered low income.

Median Household Income: The middle point at which half of the City's households earn more and half earn less. Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for Contra Costa County. For many State and local programs, State Department of Housing and Community Development income regulations must be used. HCD income regulations are similar to those used by HUD. As of March, 2003, the median household income for a family of four in Contra Costa County was \$80,100.

Moderate Income Households: Households earning 80-120% of the median household income. As of March 2003 a family of four in Contra Costa County earning between \$64,080 and \$96,100 per year was considered moderate income.

Persons per Household: The statistical average number of persons in a household.

Regional Housing Needs. A quantification by a Council of Government (COG), such as the Association of Bay Area Governments (ABAG), or by HCD of existing and projected housing need, by household income group, for all localities within a region.

Senior Housing. Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior citizens are defined as persons at least 62 years of age.

Very Low Income Households: Defined as households earning less than 50% of the median household income. As of 2002, a family of four in Contra Costa County earning less than \$37,250 per year was considered very low income.

State law is also quite specific in terms of what a housing element must contain: (1) "an assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs;" (2) "a statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing;" and, (3) "a program which sets forth a five-year schedule of actions...to implement the policies and achieve the goals and objectives." For each action or program, this 'Five Year Action Plan' must identify the agency responsible, the time frame for implementation, and the number of units that will be constructed, rehabilitated or conserved, or number of households that will be assisted, as a result of the program.

Most importantly, the Housing Element must: (1) identify adequate sites with appropriate zoning densities and infrastructure to meet the community's need for housing (including its need for low and very low income households, mobile homes, farm worker housing and homeless shelters); and (2) "address, and where appropriate and legally possible, remove governmental constraints" to housing development.

It is also important to note that State law requires a community's General Plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements.

State Review

State law requires that every updated housing element be submitted to HCD to ensure compliance with the State's minimum requirements. This 'certification' process is unique among the General Plan elements.

Housing elements are submitted twice to HCD for review and comment: once during development of the Housing Element (in draft form), and again after adoption of the Housing Element by the local jurisdiction. The first review period requires 60 days and must take place prior to adoption by the Pinole City Council. During the first review, HCD submits comments back to the City regarding compliance of the element with State law requirements and HCD guidelines. Modifications to the Draft Housing Element in response to these comments are appropriate prior to adoption of the Housing Element by the City Council. The second review requires 90 days and takes place *after* adoption. It is after the second review that written findings regarding compliance are submitted to the local government.

B. Data Sources

Various sources of information were used to prepare the Housing Element. The US Census on Population and Housing is the most comprehensive source of data available on population and housing trends, and was widely used throughout the element. Additional data sources consulted include:

- demographic and housing data provided by the Association of Bay Area Governments and the State Department of Finance;
- housing market information, such as home sales, rents, and vacancies from the West County Association of Realtors and Claritas, Inc.; and
- building permit and zoning information from the City of Pinole Community Development Department.

C. Public Participation

The City began the update process with an evaluation of the effectiveness of its existing Housing Element, which was adopted by the City and certified by HCD in 1995. The overarching conclusion of this evaluation was that the Housing Element was very effective in meeting the City's goals, and in particular the goal of providing quality housing across all income levels (see Section 6.5). With this in mind, the City's intent in preparing the draft element was primarily to reassess its housing needs and constraints while retaining its existing goals and orientation towards the provision of housing.

In preparation of the draft, opportunities were provided for the local residents and agencies to help formulate the City's housing goals, policies, and programs. Prior to the development of the draft housing element, one study session for the Planning Commission and City Council was held to discuss housing needs and community concerns. The session was publicly noticed at City Hall, in the West County Times, on the City's webpage, and on the City's cable access television station. The draft element itself was sent to a number of local agencies and groups (see Appendix A for a complete listing) for comment. Despite these efforts, the City received no public comments on the draft.

The Revised Draft Housing Element and Negative Declaration were circulated for public review from March 27, 2003 to April 25, 2003. During that time, there was one joint Planning Commission/City Council workshop to discuss changes made to the Element. The meeting was publicly noticed at City Hall, in the West County Times, on the City's webpage, and on the City's cable access television station, and a notice was sent to all of the entities listed in Appendix A. In addition, the Planning Commission held

a public hearing on April 14, and April 28, 2003. Both meetings were publicly noticed in the West County Times and at City Hall. The Pinole City Council then discussed the Revised Draft Element and Negative Declaration at its publicly noticed meeting of April 15, 2003, and held a public hearing for adoption of the Element on May 7, 2003. No comments from the public of any kind were received at any time during the Housing Element Update process.

6.2 Housing Needs Assessment

In order to ensure that the housing needs of Pinole's current and future residents are met, it is necessary to conduct a comprehensive assessment of its population and household characteristics. Before beginning this assessment, however, it is important to recognize the context in which Pinole's housing market and economy operate. Pinole is located in the nine-county San Francisco Bay Area – the fifth largest metropolitan area in the United States. The Bay Area's strong economy, diverse neighborhoods and communities, vast open spaces, and moderate climate have contributed to its rapid growth in recent years. This growth has, however, led to adverse impacts on housing and the infrastructure necessary to sustain further growth. Pinole is obviously impacted by these larger trends and patterns of the region. Several of these trends in population, housing, and employment are shown below in Table 6.1 and then detailed in the following sections as they relate to Pinole's future housing needs.

Table 6.1
Bay Area, Contra Costa and Pinole Planning Area Projections

Bay Area Regional Total	1990	2000	2005	2010	2015	2020	2025
Population	6,020,147	6,783,760	7,193,900	7,513,800	7,772,200	8,014,100	8,223,700
Households	2,245,865	2,466,019	2,581,380	2,697,080	2,799,030	2,894,370	2,977,990
Average Household Size	2.61	2.69	2.73	2.73	2.72	2.72	2.71
Mean Household Income	\$76,200	\$93,800	\$95,600	\$100,400	\$105,500	\$110,800	\$116,400
Employed Residents	3,149,513	3,605,675	3,802,100	4,065,300	4,258,200	4,447,100	4,635,100
Jobs	3,206,080	3,753,670	3,933,870	4,225,030	4,484,770	4,709,960	4,932,590
Employed Residents/Job	.98/1	.96/1	.96/1	.96/1	.95/1	.94/1	.94/1
Jobs/Household	1.43	1.52	1.52	1.57	1.60	1.63	1.66
Contra Costa County	1990	2000	2005	2010	2015	2020	2025
Population	803,732	948,816	1,013,200	1,074,500	1,128,800	1,179,500	1,209,900
Households	300,288	344,129	364,910	387,960	408,870	428,870	443,510
Average Household Size	2.64	2.72	2.75	2.74	2.73	2.72	2.7
Mean Household Income	\$80,600	\$86,500	\$88,200	\$92,700	\$97,400	\$102,400	\$107,600
Employed Residents	409,351	483,898	518,700	573,800	615,200	647,500	677,500
Jobs	314,550	361,110	385,050	419,140	445,140	470,480	495,460
Employed Residents/Job	1.30	1.34	1.35	1.37	1.38	1.38	1.37
% of Bay Area Population	13.35%	13.99%	14.08%	14.30%	14.52%	14.72%	14.71%
% of Bay Area Jobs	9.81%	9.62%	9.79%	9.92%	9.93%	9.99%	10.04%
Jobs/Household	0.77	0.75	0.74	0.73	0.72	0.73	0.73
Pinole Planning Area	1990	2000	2005	2010	2015	2020	2025
Population	26,727	30,806	30,300	31,000	31,700	32,400	32,500
Households	9,473	10,505	10,700	11,020	11,320	11,570	11,740
Average Household Size	2.82	2.91	2.8	2.79	2.77	2.77	2.74
Mean Household Income	\$71,700	\$73,100	\$74,300	\$76,300	\$78,700	\$83,300	\$87,100
Employed Residents	13,592	15,736	15,600	16,600	17,300	17,800	18,200
Jobs	5,080	5,980	6,110	6,470	6,730	7,310	7,840
Jobs/Household	0.54	0.57	0.57	0.59	0.59	0.63	0.67
Employed Residents/Job	2.68	2.63	2.55	2.57	2.57	2.44	2.32
% of County Population	3.33%	3.25%	2.99%	2.89%	2.81%	2.75%	2.69%
% of County Jobs	1.62%	1.66%	1.59%	1.54%	1.51%	1.55%	1.58%

Source: ABAG Projections 2002

A. Population Characteristics

Population characteristics, such as size, age, race/ethnicity, and employment, determine in part the amount and type of housing needed within a community.

Population

The Bay Area's population continues to grow at a remarkable rate. In the next 10 years, it is estimated that the Bay Area population will reach 7.63 million people, a 21% increase over its 1990 population of 6 million residents. HCD estimates that most of this growth will be attributable to and increase in the number of births and longer life expectancies, rather than in-migration. Pinole's population growth has not been as dramatic as that of the larger Bay Area, but it nonetheless increased 9% from 1990 to 19,039. Future population growth in Pinole is, however, expected to slow considerably.

Age

Pinole's current and future housing needs are determined in part by the age characteristics of its residents, as each age group typically has distinct housing needs and preferences.

Table 6.2
Age Characteristics 1990-2000

Age Groups	1990		2000		% change
	Persons	Percent	Persons	Percent	
0 – 19	4788	27%	5241	28%	9%
20 – 34 years	3879	22%	3100	16%	-20%
35 – 54 years	5255	30%	6293	33%	20%
55 – 64 years	1815	10%	1949	10%	7%
65+	1723	10%	2456	13%	43%
Total	17460	100%	19039	100%	9%

Source: 1990 and 2000 U.S. Census

Table 6.2 shows the age distribution of Pinole residents and how it has changed since 1990. While Pinole remains a family-oriented community, as evidenced by the large populations in the 35-54 and 0-19 age categories, its senior population (65+) increased more than any other age group. Historically, Pinole has had a lower percentage of seniors than the County as a whole, but this is no longer the case. From 1990 to 2000, Pinole's senior population increased by 43% to 2,456, or 12.9% of the population. In comparison, the County's senior population increased by 23% to 107,272, or 11.3% of the population. Projections show that this trend is expected to continue and strengthen over the next 20 years as the baby boom generation ages.

Pinole's age characteristics indicate a continued need for first-time homebuyer and move-up opportunities to accommodate families, as well as move-down or specialized housing to accommodate the growing senior population.

Race

The racial and ethnic composition of Pinole has diversified over the years. As Table 6.3 demonstrates, white residents comprised the largest racial group in 2000. However, the share of the white population decreased 17% from 1990 while the population of all other groups except American Indian increased. The most notable increase was in the "other" category, as the 2000 Census allowed persons to identify themselves as members of more than one racial group. Such changes may have implications for Pinole's future housing needs, as different racial and ethnic groups often have different household characteristics, income levels, and cultural practices. As Pinole's population continues to diversify, different types of housing will be needed to accommodate its changing needs.

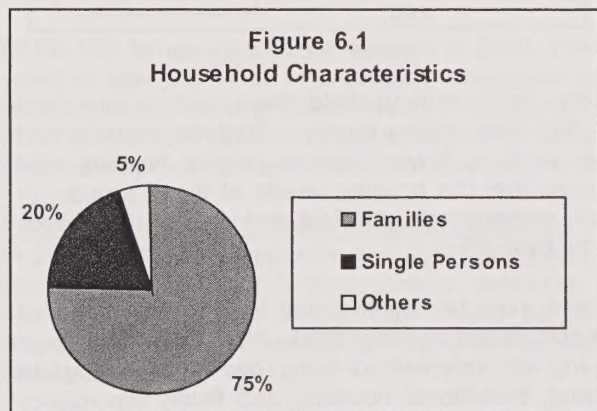
Table 6.3
Race and Ethnicity 1990-2000

Racial/Ethnic Groups	1990		2000		% change 1990 to 2000
	Persons	Percent	Persons	Percent	
White	12,403	71%	10356	54%	-17%
Black/African American	1,234	7%	2115	11%	71%
American Indian	157	1%	108	1%	-31%
Asian & Pacific Islander	3,082	18%	4204	22%	36%
Other	584	3%	2256	12%	286%
Total	17,460		19039		
Hispanic Origin	1715	10%	2618	14%	53%

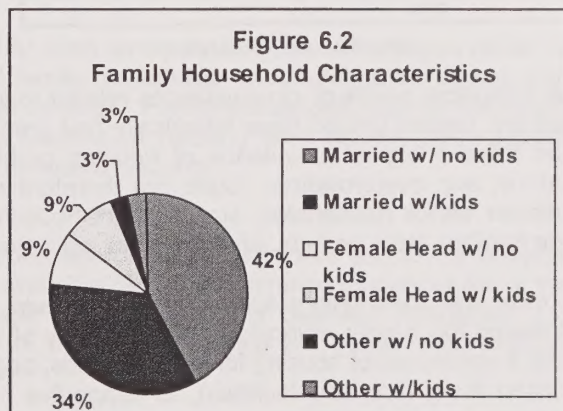
Source: 1990 and 2000 U.S. Census

Employment

While Pinole has historically been and still is a 'bedroom community' in which most people live but work elsewhere, job growth over the past ten years has created new opportunities for more people to both live and work in the community. As demonstrated in Table 6.1 (see page 6-5), this is a trend that is expected to continue into the future. Over the next 20 years it is projected by ABAG that more than one million jobs will be created in the Bay Area, and of those, 24,750 will be in the West Contra Costa County area. Approximately 39% of the newly created Bay Area jobs and 58% of those in West County are expected to be in the relatively lower paying retail and service sectors. This will influence Pinole's housing need, as income levels determine the type and size of housing a household can afford.



Source: 2000 U.S. Census



Source: 2000 U.S. Census

B. Household Characteristics

Household Type

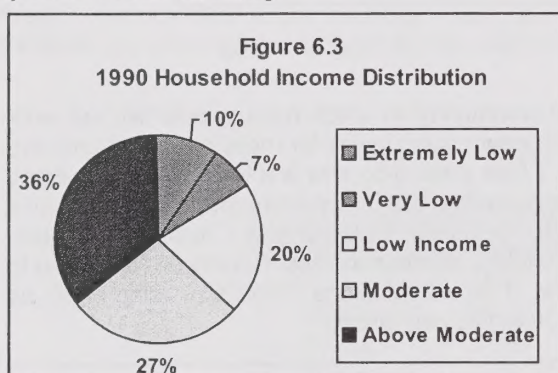
A "household" is defined by the U.S. Census as any group of people occupying a housing unit. Accordingly, a household can be anything from a single person living alone, to a family related by marriage or blood, or a group of unrelated persons sharing living quarters. As shown in Figure 6.1, the majority of the 6,743 households in Pinole are family households, despite a decrease from 79% in 1990 to 75% in 2000. The majority of these family households are married couples without children, followed by married couples with children under 18 years of age (see Figure 6.2).

Household Income

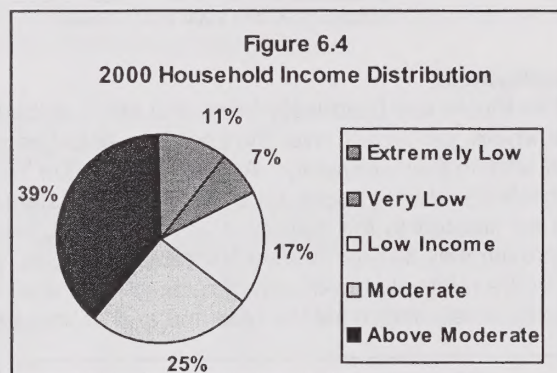
To a large extent, household income determines the housing opportunities available to a household. For example, housing choices, such as location, unit size, and tenure, are driven by income. It is important to note, however, that other household characteristics such as family size and type can affect the amount of household income available for housing expenses.

With a mean household income of \$62,024 in 2000, the Bay Area has one of the highest income levels in California. At \$62,256 in 2000, Pinole's median household income was comparable to that of the Bay Area as a whole as well as the County (\$63,675). During the period from 1990 to 2000, Pinole's income increased by 35%, as compared to increases of 49% and 41% for the Bay Area and Contra Costa County respectively. The income distribution of households in Pinole did not change greatly from 1990 to 2002 (see Figures 6.3 and 6.4 below).

Special Needs Housing



Source: 1990 U.S. Census



Source: 2000 U.S. Census

Due to special needs or circumstances related to income, family or household characteristics, age, and disability, certain groups have historically had greater difficulties finding quality, affordable housing and often have a higher prevalence of housing problems such as lower incomes, higher housing cost burdens, and overcrowding. State law therefore requires that the housing needs of these groups, in particular senior households, single-parent households, persons with physical and mental disabilities, large families, farm workers, and homeless individuals, be evaluated.

To meet the community's special housing needs, Pinole must be creative and look to new ways of increasing the supply, diversity and affordability of this specialized housing stock. Also, there is a range along a continuum of housing for special needs, beginning with independent living (owning or renting), to assisted living (licensed facilities), to supportive housing, transitional housing, and finally emergency shelter. In addition, the vast majority of special needs housing is service enriched. In other words, services are offered to residents to help them maintain independent living as long as possible.

Seniors

In 2000, there were 1,392 senior households in Pinole. Of those, 38% (533) were seniors living alone, 81% (1127) were home owners, and 19% (265) were renters. The previously documented increase in the number of seniors combined with the increased longevity made possible by medical advances will create additional need for affordable housing and specialized housing for older residents. Seniors typically require smaller, more efficient, barrier-free, and accessible housing as well as access to health care and/or personal services. It will also be important to provide a continuum of care as elderly households become less self-reliant. In Contra Costa County this need is especially significant for dementia facilities and opportunities for seniors to remain with their families.

Typical housing types that meet the needs of seniors include smaller attached or detached housing for independent living (both market rate and below market rate); second units; shared housing; age-restricted subsidized rental developments; congregate care facilities; licensed facilities; and skilled nursing homes.

The increased need for senior housing will have the following implications:

- (1) Senior projects will compete with non-age-restricted family and worker housing for Pinole's limited supply of land.
- (2) Many seniors can become "trapped" in large houses due to upkeep expenditures and house payment increases that would result from moving into a smaller housing unit.
- (3) The housing stock may deteriorate, as senior households on fixed incomes have limited resources for home improvements to maintain or rehabilitate older housing.
- (4) It may become necessary to require licensed facilities in Pinole to be classified as residential uses that must provide inclusionary housing units or beds.

Female-Headed Households

Women in the housing market, especially the elderly, low- and moderate-income individuals, and single parents, face significant difficulties finding housing. Both ownership and rental units are extremely expensive relative to the incomes of many people in this population category. According to the 2000 census data, there were 908 female-headed households in Pinole (representing 14% percent of all households). Although the percentage of female-headed households rose significantly during the 1970s and 1980s, the percentage of these households appears to have leveled off during the last decade.

Of the 908 female-headed households in 2000, 466 (51%) were family households with children under 18 years of age (7% of all households). Female-headed family households need affordable housing with proximity to day care, recreation programs, schools, and services. Family households with female heads may have difficulty in finding appropriate-sized housing. Despite fair housing laws, discrimination against children may make it more difficult for this group to find adequate housing.

People Living with Physical and Mental Disabilities

In 2000, there were approximately 3,121 persons over the age of 16 in Pinole with sensory or physical disabilities. Of those, 39% were seniors. Based on all available data, it is estimated that about 5% of the new units constructed in the City should be available for the physically disabled (estimated 305 households). As the population ages, the provision of accessible housing will become increasingly necessary.

Persons with disabilities typically live on fixed incomes and need a wide range of housing types, depending on the type and severity of their disability as well as personal preference and life-style. Housing designed 'barrier-free', with accessibility modifications, on-site services, mixed income diversity, proximity to services and transit, and group living opportunities represent a range of considerations and accommodations that are important in serving this need group. Incorporating barrier-free design in all new multifamily housing is especially important to provide the widest range of choice.

Several additional considerations related to housing for physically disabled people include: (1) flat sites where curb cuts and building access can be provided (site design); and (2) handicapped dwelling conversion (or adaptability) in new construction.

Large Families

In 2000, 11% or 843 of Pinole's 6,295 households were "large" (i.e. five people or more). Of those 78% (658) lived in owner-occupied units, while 22% (185) lived in rental housing. Large households tend to have more difficulty purchasing housing because large housing units are rarely affordable. At the same time, however, rental units with three or more bedrooms are not common, and large, affordable units are even less common. This can lead to overcrowded housing conditions. In 2000, 8% of households in Pinole were living in overcrowded conditions

Farm Worker Housing

State law requires that housing elements evaluate the needs of farm worker housing in the local jurisdiction. The general conclusion of ABAG is that there is no regional need for additional farm worker housing in the Bay Area. The 2000 U.S. Census showed that 4 Pinole residents were employed in farming occupations. This low number and the fact that many of these people are employed in wholesale and horticulture businesses indicate that there are no localized needs for seasonal or other types of farm worker housing. There was no migrant worker housing identified in Pinole in the 2000 Census.

Homeless Individuals and Families

Housing elements are required to address the needs of homeless people. Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of housing that serves homeless clients.

The homeless population in California is estimated at approximately one percent of the state's total population. Approximately one third consist of homeless families. Although the Contra Costa County Public Health Department estimates that there may be as many as 14,000 homeless persons over the course of a year in the County, estimates vary considerably as to the number of homeless persons in West County. Conversations with the Pinole Police Department indicate that there are fewer than 10 homeless individuals in Pinole.

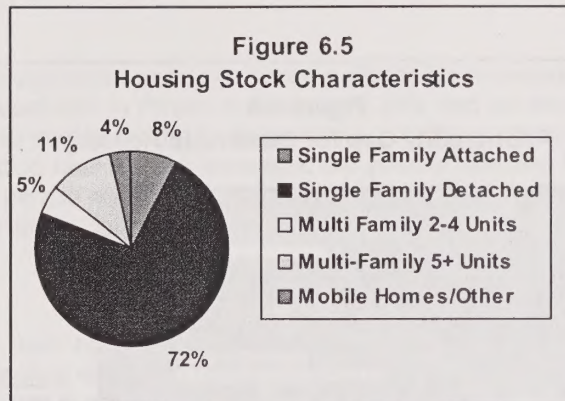
There are currently no facilities to house the homeless in Pinole. However, in March 2001 the Bay Area Homeless Alliance identified a total of 497 emergency shelter, transitional housing and permanent housing beds for homeless persons in West County, most of which are located in the City of Richmond. While the exact number of homeless in West County is not known, a number of studies have indicated that there is a shortfall of available beds.

Because Pinole is a small city without a large homeless population and few services for this population, the City provides financial support to facilities and service providers in the area. It is also important for the City to support rental assistance programs and other programs that provide assistance to "at risk" households who may become homeless.

C. Housing Stock Characteristics

Types of Housing

As in 1990, approximately 81% of the Pinole 6,828 housing units are single family (see Figure 6.5), and of those nearly 73% are detached units. Pinole's share of single family housing is high when compared to either the County as a whole or the West County area where 67% of the homes are single family. The majority of the units added in Pinole between 1990 and 2000 were detached single-family homes, which accounted for 65% of the units added.



Source: 2000 U.S. Census

Age of Housing

Almost all of Pinole's housing is less than fifty years old (see Table 6.4). A "windshield" survey of housing conditions in Pinole was conducted in 1991 as part of the Housing Element update. The survey evaluated both major structural components (such as foundation, walls, and roof) and other components (chimney, doors, windows, porches, stairs, and gutters) and grouped buildings into categories as either good, fair or poor. "Good" buildings are basically sound; "Fair" buildings are in need of rehabilitation, but with relatively minor repairs could be restored to a standard condition; and "Poor" buildings are so structurally unsound that they create a health and safety hazard and visual eyesore.

Table 6.4
Housing Units by Age

Age	# of Units	% of Units
< 10 years	755	11%
10 - 20 years	1288	19%
20 - 30 years	1423	21%
30 - 40 years	1927	28%
40 - 50 years	1165	17%
50 - 60 years	133	2%
> 60 years	257	4%
Total Units	6888	

Source: 2000 U.S. Census

In general, housing in Pinole is in good condition, consistent with its age and upkeep. The exceptions are scattered homes and a few areas adjacent to Old Town. Out of 6,300 housing units surveyed in the City, 57 were identified as being in "fair" condition and 22 were in "poor" condition, needing major rehabilitation or replacement. Four-fifths of the units in "fair" or "poor" condition were located west of I-80. As a result of this survey, and based on conversations with building officials, it is concluded that housing conditions are generally very good and special efforts, other than rehabilitation loan programs and code enforcement, are not needed.

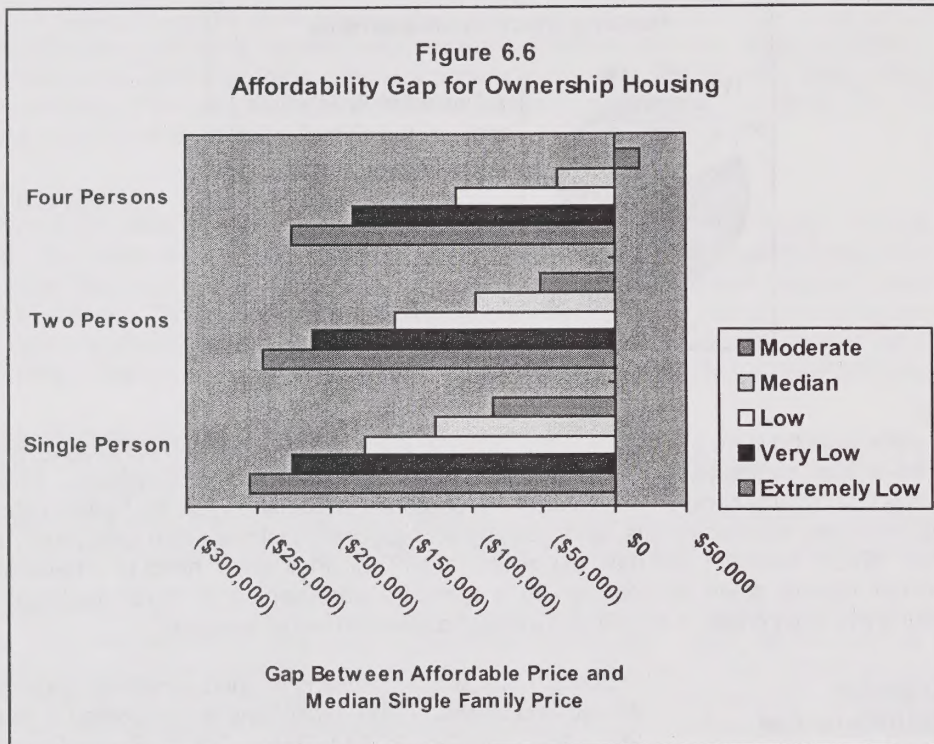
Housing Tenure

Since 1980, the proportion of owner-occupied housing units in Pinole has changed little. The 2000 census indicates that nearly 75% or 5,040 of the 6,743 occupied housing units in Pinole

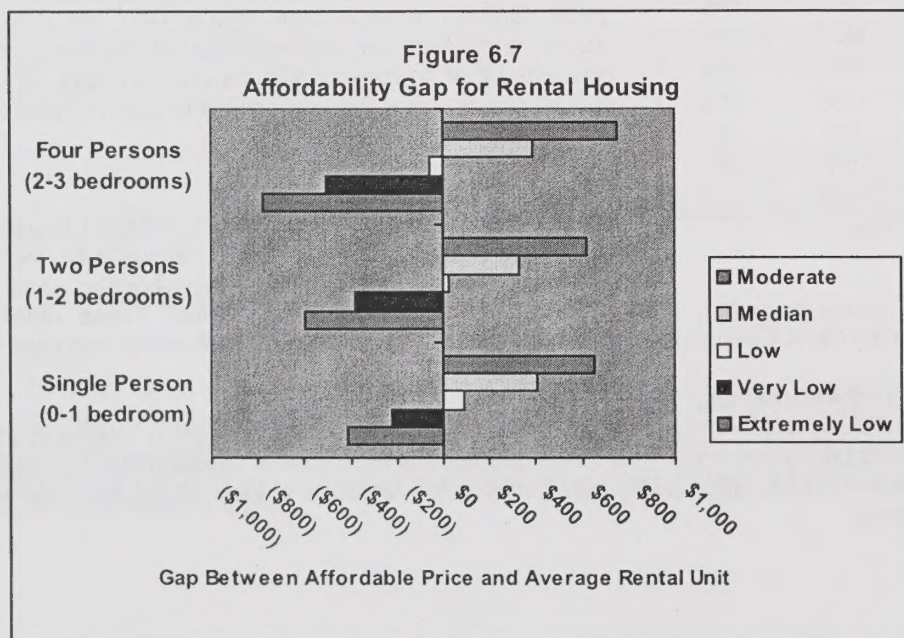
continue to be owner-occupied, while 25% or 1,703 are renter occupied. These numbers differ significantly from the West County as a whole, where only 60% of the units are owner occupied.

Housing Costs and Affordability

The analysis of housing affordability requires consideration of trends in household income in comparison to trends in housing prices and rents, in order to quantify the incidence of overpayment for housing costs, or what might be termed the 'affordability gap' between the structure of local wages and salaries and the cost of local housing.



Source: Baird and Driskell Community Planning and Claritas, Inc.



Source: Baird and Driskell Community Planning and Claritas, Inc.

Ownership Housing

At \$326,132 in 2001, the average sales price of a home in Pinole has increased by 59% over the last ten years. Of the total 6,743 households in Pinole in 2000, only 35% had an estimated annual income over \$80,000, which is sufficient to qualify for the average home. Higher construction and land costs along with a high demand for existing housing has increased the price of housing to a level that is clearly no longer in proportion to many people's ability to pay for a unit. The "affordability gap" between the amount of ownership housing a household can afford and the median cost of single family housing in Pinole is illustrated in Figure 6.6.

Rental Housing

Rental rates in Pinole have risen by over 25% in the last ten years, due in part to a high demand for housing in the Bay Area. Pinole's estimated rental vacancy rate was 1.2% in 2000. This was the lowest of West Contra Costa cities and lower than the overall county average of 2.9%. The rule of thumb is that a 4.5% to 5.0% vacancy rate indicates a good balance of supply and demand in the housing market. As demonstrated in Figure 6.7, this has led to a significant affordability gap for low-income renter households.

Assisted Units at Risk of Conversion

Assisted housing developments are affordable, multifamily rental housing projects receiving government assistance, under federal, state, and/or local programs, that are eligible to change to market-rate projects due to termination of rent subsidies or expiration of other use restrictions. Due to the potential impact of the loss of these units on a community's ability to provide affordable housing, Housing Elements are required to identify the publicly assisted rental housing within its boundaries and evaluate the potential for that housing to convert to market rate. During the current planning period, there are no assisted units at risk of conversion to market-rates (see checklist included as Appendix B).

D. Regional Housing Needs

Existing Housing Needs

Existing housing need is defined by the estimated number of households with one or more federally defined "housing problems." These problems include low incomes, overcrowded conditions, and overpayment.

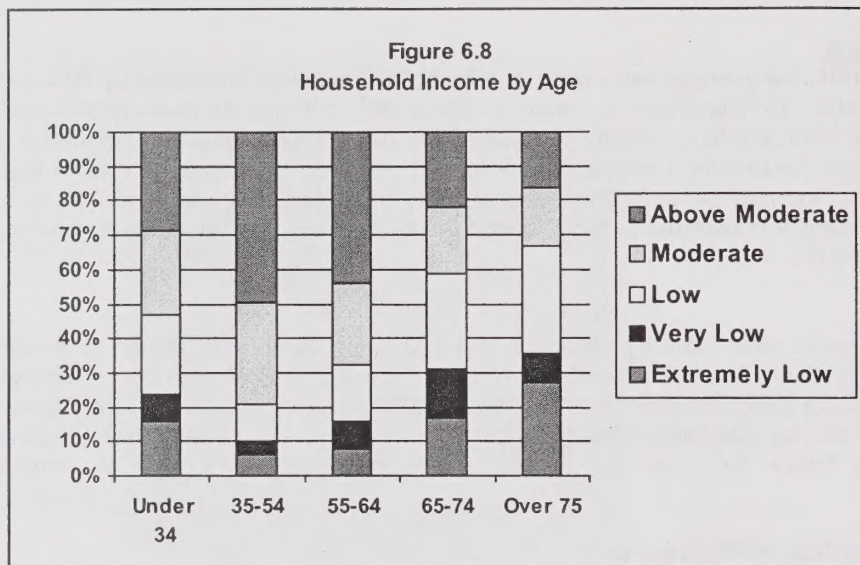
Income by Household Type

As stated earlier, the number of households in Pinole with low incomes grew only slightly between 1990 and 2002. However, there are significant concentrations of low income households within certain household types. As shown in Figure 6.8, seniors and those under 34 are the most vulnerable. Over 65% of all senior households and 45% of those under 34 years of age are considered low income.

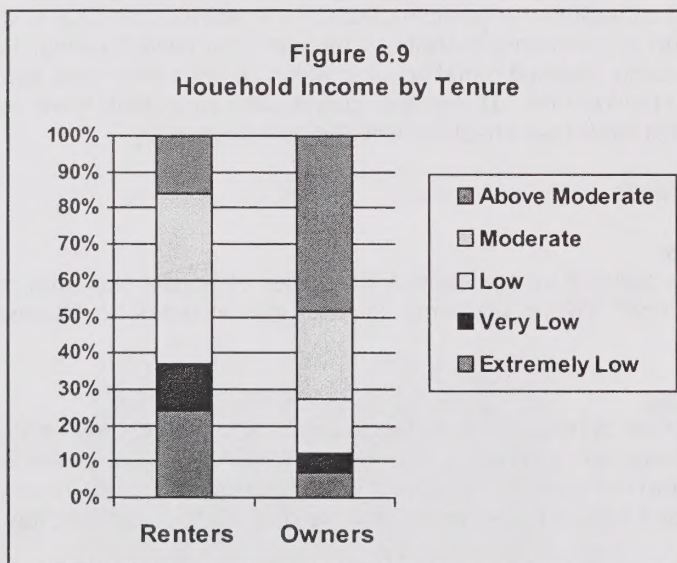
In addition, there is a greater proportion of very low and low income households among renters. As shown in Figure 6.9, of the 1,851 households in Pinole that are renters, 60% are low or very low income as compared to only 27% of all owner households.

Overcrowding

Overcrowding refers to a housing unit occupied by more than one person per room. It can occur for a number of reasons including: 1) very low rental vacancy rates; 2) housing costs that are high relative to income, and 3) and increases in the average household size. As previously documented, Pinole has the lowest vacancy rate in West County and there is an affordability gap between housing costs and income. In addition, after decreasing for several decades, the average household size in West Contra Costa County is on the rise. From 1990 to 2000, it increased by 10% from 2.54 to 2.83 – its highest level since the 1970s.



Source: 2000 US Census.



Source: 2000 US Census.

Overcrowded households amounted to 210 households in 1990, or 3.4% of all households in the City at that time. This grew to 574 households, or 8% of all households, in 2000.

Overpayment

It is generally expected that people can afford to pay up to a third of their gross income on housing. Housing that costs 30% of a household's income is therefore referred to as "affordable housing." A household is considered to be overpaying for housing or cost-burdened if it spends more than 30% of its income on housing. Because household incomes and sizes vary, the price that is considered "affordable" for each household also varies. For example, a large family with one income is able to afford a different type of housing than a double-income household with no children.

The overall number of households “overpaying” for housing in Pinole in 1990 numbered 1,772 (28%). The incidence of overpayment was higher among renters (42%) than owners (24%). Over the last 10 years, rents and housing prices in Pinole have risen more than 25% and 59% respectively, while incomes have risen by 35%. Remarkably, the incidence of overpayment during that time period remained relatively unchanged (28% of all households; 42% of renters; 23% of owners).

Future Need

Future housing needs refer to Pinole’s ‘fair share’ of the projected future housing need in the region in which it is located. For Pinole and other Bay Area jurisdictions, the regional housing need is determined by the Association of Bay Area Governments (ABAG), based upon an overall regional housing need number established by the State. In accordance with state law, ABAG has determined the fair share of the regional housing need that must be planned for by each jurisdiction during the 1999 to 2006 planning period. ABAG’s allocations are based on an analysis of:

- the vacancy rate in each city and the existing need for housing it implies;
- availability of suitable sites and public facilities;
- commuting patterns;
- special needs housing requirements;
- the projected growth in the number of households;
- affordable rental housing at risk of conversion; and
- the need for housing generated by local job growth.

State law also requires that the allocation of regional housing needs consider the need for housing across all income levels and “ . . . seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of low income housing.” That need is divided into the four income categories of housing affordability as defined by HUD and HCD:

- | | |
|--------------------------------|--|
| • <i>Very-Low Income</i> | Below 50% of median income (“Extremely Low Income” is below 35%) |
| • <i>Low Income</i> | 50-80% of County median income |
| • <i>Moderate Income</i> | 80-120% of County median income |
| • <i>Above-Moderate Income</i> | 120% and above of County median income |

The most recent HCD income limits, by county and size of household, can be accessed on-line at <http://www.hcd.ca.gov>.

The ABAG Regional Housing Needs Determination figures for all jurisdictions in the Bay Area can be found on the ABAG website at <http://www.abag.org>. Table 6.5 summarizes the housing need determinations for all of the jurisdictions in Contra Costa County. During the previous planning period (1988-1995), Pinole’s ‘fair share’ of the regional housing need was 769 units. For the 1999-2006 period, it is 288 total units: 48 (16.7%) affordable to *very low income* households; 35 (12.2%) affordable to *low income* households; 74 (25.7%) affordable to *moderate income* households; and 131 (45.4%) affordable to *above moderate-income* households. The contrast between the number of Pinole households that fall into the very low and low income category (nearly 50%) and the housing need for those income categories (28.9% or 83 units) suggests that Pinole may already have a disproportionately high number of low income housing units.

Table 6.5
Contra Costa County Regional Housing Needs Determinations (January, 1999 to June, 2006)

Location	Very Low	Percent Need	Low	Percent Need	Moderate Income	Percent Need	Above Moderate	Percent Need	Total Need	Percent Total Need
Unincorporated	1,101	20.3%	642	11.8%	1,401	25.8%	2,292	42.2%	5,436	15.7%
Antioch	921	20.7%	509	11.4%	1,156	25.9%	1,873	42.0%	4,459	12.8%
San Ramon	599	13.5%	372	8.4%	984	22.1%	2,492	56.0%	4,447	12.8%
Brentwood	906	22.2%	476	11.7%	958	23.5%	1,733	42.5%	4,073	11.7%
Richmond	471	18.1%	273	10.5%	625	24.0%	1,234	47.4%	2,603	7.5%
Pittsburg	534	21.2%	296	11.8%	696	27.7%	987	39.3%	2,513	7.2%
Concord	453	19.5%	273	11.8%	606	26.1%	987	42.6%	2,319	6.7%
Walnut Creek	289	17.5%	195	11.8%	418	25.3%	751	45.4%	1,653	4.8%
Martinez	248	18.5%	139	10.4%	341	25.4%	613	45.7%	1,341	3.9%
Oakley	209	17.3%	125	10.3%	321	26.6%	553	45.8%	1,208	3.5%
Danville	140	12.6%	88	7.9%	216	19.5%	666	60.0%	1,110	3.2%
Hercules	101	12.8%	62	7.8%	195	24.6%	434	54.8%	792	2.3%
Pleasant Hill	129	18.1%	79	11.1%	175	24.5%	331	46.4%	714	2.1%
San Pablo	147	29.8%	69	14.0%	123	24.9%	155	31.4%	494	1.4%
Clayton	55	12.3%	33	7.4%	84	18.8%	274	61.4%	446	1.3%
Pinole	48	16.7%	35	12.2%	74	25.7%	131	45.5%	288	0.8%
Orinda	31	14.0%	18	8.1%	43	19.5%	129	58.4%	221	0.6%
Moraga	32	15.0%	17	7.9%	45	21.0%	120	56.1%	214	0.6%
Lafayette	30	15.5%	17	8.8%	42	21.6%	105	54.1%	194	0.6%
El Cerrito	37	20.0%	23	12.4%	48	25.9%	77	41.6%	185	0.5%
County Total	6,683	19.3%	3,782	10.9%	8,596	24.8%	15,649	45.1%	34,710	100.0%

Source: Association of Bay Area Governments, "Housing Needs Determinations", 2000

Each jurisdiction's Housing Element must demonstrate that it has made adequate provision to meet its 'fair share' of the existing and projected regional housing need. Because local jurisdictions are rarely if ever involved in the actual construction of housing units, the fair share numbers establish goals that should be used to guide planning and development decision-making. Specifically, the numbers establish a gauge to determine whether the City is allocating adequate sites for the development of housing (particularly housing at higher densities to achieve the housing goals for lower income households). Beyond this basic evaluation of sites (which must be serviced by necessary infrastructure facilities), the City must review its land use and development policies, regulations and procedures to determine if any of them are creating unreasonable constraints on housing development to meet its fair share need. Furthermore, the City must demonstrate that it is actively supporting and facilitating the development of housing affordable to lower income households.

6.3 Housing Constraints

A. Market Constraints

Vacant land within the City of Pinole is limited. Since the demand for housing in the City is very high (vacancy rate at 1.2% as of January, 2000), the value of potential residential land is increasing and has become a substantial factor in the cost of providing housing. Other contributors to the cost of land are allowable densities, location, site constraints, availability of community services, attractiveness of the neighborhood and any restrictions on development.

The cost of constructing housing has also risen significantly in recent years. According to local area builders, the typical cost to build an average quality wood frame single family detached home in the Fall of 2001 was \$220 per square foot. Construction costs for an average multiple family unit are generally about 20-25% less per square foot. In response to high housing costs, most lenders are providing mortgages of 95% of the value of the house rather than the normally allowed 80%. The City also offers a First Time Homebuyer Program to assist low and moderate income households in the purchase of a first home.

B. Governmental Constraints

Like all local jurisdictions, the City of Pinole has a number of procedures, fees, and regulations it requires any developer to follow. Below is a summary of key issues:

- (1) *Land Use Controls.* The City of Pinole sets forth policies to guide new development and the use of land within the city limits through its General Plan. These policies, in conjunction with the Zoning Ordinance, control the amount and distribution of land allocated for different uses with the City and how this land can be developed.

The General Plan specifically identifies four residential land use designations, two single family and two multiple family, that are summarized in Table 6.6 below. Together these designations provide for a range of development densities from less than one dwelling unit per acre up to 25 dwelling units per acre.

- (2) *Development Standards.* The City's zoning ordinance implements the development policies set forth in the General Plan by providing greater specificity on development standards such as densities, height, parking and setbacks. As with other cities, Pinole's development standards and requirements are intended to protect the long-term health, safety and welfare of the community while implementing the goals and policies of the General Plan. Table 6.7 summarizes the most pertinent of these standards for single and multiple family residential zoning districts.

Table 6.6
Residential Land Use Categories

<u>General Plan Land Use</u>	<u>Zoning</u>		<u>Density</u> (du/acre)	<u>Residential Types</u>
	Consistent	Possible		
Suburban/Rural	S/R		< 1/acre	Single family dwellings in areas with hilly terrain
Low Density	R1		1-7 acre	Single family dwellings in subdivided areas
Medium Density	R2, R3	R1	8 -15/ acre	One and two-story family dwellings, up to 4 units
High Density	R4	R1, R2, R3, S/R	16-25/acre	Group dwelling units and apartments

Source: City of Pinole General Plan and Zoning Ordinance

Table 6.7
Residential Development Standards

	<u>Suburban/Rural</u>	<u>Low Density</u>	<u>Medium Density</u>		<u>High Density</u>
	<u>S/R</u>	<u>R1</u>	<u>R2</u>	<u>R3</u>	<u>R4</u>
Min. Lot Size (sq ft)	65000	6000 (interior lot) 7500 (corner lot)	6000	6000	6000
Min. Lot Width (ft)	140	60 (interior) 75 (corner)	60	60	60
Max. Building Coverage	N/A	35%	40%	40%	60%
Front Setback (ft)	25	20	20	20	20
Site Setback (ft)	25	5	20% lot width	20% lot width	20% lot width
Rear Setback (ft)	20	20% lot depth	20	20	20
Maximum Height (stories/ft)	2/35	2/35	2/35	2/35	4/50
On-site Parking (uncovered /covered spaces per unit)*	2/1	1-2 units 2/1 3+ units 2/2	Studio .3/1 1 bed .8/1 2+ beds 1.3/1	Studio .3/1 1 bed .8/1 2+ beds 1.3/1	Studio .3/1 1 bed .8/1 2+ beds 1.3/1

*Mixed use developments (i.e. developments combining residential land uses with commercial or industrial land uses) have a reduced parking requirement due to parking use overlaps.

Source: City of Pinole General Plan and Zoning Ordinance.

The zoning code also dictates what types of housing may be located in the City, and in what locations. As shown in Table 6.8, Pinole's zoning standards provide for a diversity of housing types to meet the needs of all economic and special need segments of the community.

The Pinole Municipal Code (Section 17.24) establishes parking standards for various types of housing and other uses in the community. These standards, also shown in Table 6.7 above, are typical of other communities in the Bay Area, but can pose a problem in areas where there is the opportunity for infill development. An attempt was made to reduce this constraint on mixed-use projects through the introduction of reduced parking requirements for such projects (see HIP-9). Parking requirements for mixed-use development projects (i.e. commercial/residential, industrial/residential) are calculated using a formula that acknowledges the parking overlap between the two uses. These types of projects typically require 25% less parking than single use developments. In addition, for any infill project, the City can allow shared parking so long as the parking is within 300 feet of the project. Furthermore, to encourage the development of second units, the City allows uncovered, tandem parking on all second units (see HIP-11).

Table 6.8
Housing Types Permitted by Zoning District

	<u>S/R</u>	<u>R1</u>	<u>R2</u>	<u>R3</u>	<u>R4</u>
Single family detached	P	P	P	P	P
Single family attached			P	P	P
Multiple Family (3+)				CP	CP
Second Units	CP*	CP*	CP*	CP*	CP*
Mobile Homes	CP	CP	CP	CP	CP
Manufactured Homes	P	P	P	P	P
Transitional Housing	CP	CP	CP	CP	CP
Emergency Shelter				CP	CP
Residential Care Facility (<7 beds)	P	P	P	P	P
Residential Care Facility (7+ beds)	CP	CP	CP	CP	CP

P = Permitted CP = Conditionally Permitted

*Second units will become ministerial approvals after 7/1/03 per AP 1866.

Source: City of Pinole Zoning Ordinance.

As with many suburban communities, Pinole provides additional flexibility in density, unit size, parking, and open space requirements through its Planned Development (PD) zoning. Specifically, PD zoning (Section 17.20.130 of the Pinole Municipal Code) allows flexibility to modify development standards for: (1) siting; (2) mixed land use; (3) mixed housing types; (4) minimum building setbacks and lot size; and (5) maximum building height.

Traffic capacity has become a limiting factor throughout Contra Costa County and in many other parts of the Bay Area. However, Pinole, as part of the Measure C initiative and West County Traffic Model, has developed specific standards for traffic level of service and standards for the provision of other facilities and services.

In general, Pinole's zoning and development standards are comparable to many other communities in the Bay Area and, therefore, do not pose an unnecessary constraint to housing or burden to developers.

- (3) *Site Improvements.* On-and off-site improvements are required by the City to provide sewer and water service to a project, transportation improvements, and other infrastructure. For an average project, improvements typically include curbs, gutters, and sidewalks. More expensive improvements can become necessary when the site includes special environmental resources, mitigation of slide hazards, inadequate downstream drainage, or other special conditions. Pinole's requirements are fairly standard when compared with other cities in Contra Costa County, and whenever possible, the City has used tax increment funds to supplement the costs of area-wide capital improvements so that project-specific development requirements do not make individual projects infeasible.

- (4) *Permit Processing.*

The development review process in Pinole is made up of two connected approval processes: the Design Review Board Hearing and the Planning Commission Hearing. The Design Review Board, which is advisory to the Planning Commission, focuses on architectural character and design review. Its recommendations are based on design standards set forth in the Municipal Code, design guidelines, and the character of surrounding neighborhoods. The Planning Commission addresses use considerations based on standards set forth in the Zoning Ordinance and General Plan, and adopts the design recommendations of the Design Review Board. Applicants may appeal all Design Review Board recommendations to the Planning Commission, and all Planning Commission decisions to the City Council.

Currently, every new residential project within the City is required to complete both processes. Tables 6.9 and 6.10 below show the typical permit process for a multi-family and single-family development that are consistent with the City's General Plan and Zoning Ordinance. The major difference between the two is the type of discretionary approvals required: all multi-family projects in all zones currently require a use permit, despite the fact that they are a permitted use, whereas all single-family subdivisions require tentative and final map approvals. A project that is not consistent with the City's zoning and land use regulations could require additional approvals, such as a General Plan Amendment, a Rezoning, or a Variance.

Also demonstrated in Tables 6.9 and 6.10 is the average length of the planning and building permit process for each project type. The average length of time for discretionary approvals is four months for a multifamily development and five to six months for a single family subdivision. A General Plan Amendment or Rezoning could add another 30 days to the process as each require City Council approval. By their nature, larger, more complex projects impose a lengthier review process, largely due to the environmental review process. The amount of time required to complete environmental review of a project depends greatly on the size, scope, and location of the project, the environmental issues under review, and the extent of public comment received.

Table 6.9
Permit Process for Typical Multi-Family Development

1. Planning Application Received	--
2. Complete Plan Review	20-30 days
3. Complete Environmental Review	1-12 months
4. Design Review Board Hearing	20-30 days
5. Planning Commission Hearing (<i>DRB recommendation and Use Permit</i>)	20-30 days
6. Building Permit Application Received	--
7. Complete Plan Check	30-45 days
8. Building Permit Issued	--

Table 6.10
Permit Process for Typical Single Family Subdivision

1. Planning Application Received	--
2. Complete Plan Review	20-30 days
3. Complete Environmental Review	1-12 months
4. Design Review Board Hearing (<i>Preliminary Development Plan</i>)	20-30 days
5. Planning Commission Hearing (<i>Preliminary Development Plan</i>)	20-30 days
6. Planning Commission Hearing (<i>DRB Recommendation, Subdivision Map & Final Development Plan</i>)	20-30 days
7. City Council Hearing (<i>Final Subdivision Map</i>)	20-30 days
8. Building Permit Application Received	--
9. Complete Plan Check	20-30 days
10. Building Permit Issued	--

Because processing time can act as a constraint to the development of housing, procedures have been implemented to expedite processing through plan review and the Design Review Board and Planning Commission. For example, City Staff encourages pre-application meetings with property owners and developers. These meetings give City Staff the opportunity to explain the permitting process, discuss submittal requirements and design standards, and complete a preliminary plan review. City Staff also encourages early communication between developers and neighborhood groups on specific development applications. These procedures have been extremely successful in identifying key project issues and appropriate project modifications prior to plan submittal. This reduces the amount of time it takes for both plan review and the Design Review Board and Planning Commission hearing process.

To further expedite processing and facilitate the development of housing, the City must consider streamlining the review process to minimize any delays that continue to exist. First and foremost, to facilitate the development of multi-family housing, the use permit requirement on all conforming multi-family developments shall be removed from the zoning ordinance (see HIP-20). The City should also evaluate the existing relationship between the Design Review Board and Planning Commission, as all projects are currently required to be heard before both bodies. In addition, the City should develop specific design guidelines that eliminate the need for certain types of conforming projects, such as second-units, duplexes, and single family homes, to be heard by the Design Review Board and Planning Commission.

- (5) *Development Fees:* Costs associated with the permit process may act as a constraint to the development of affordable housing. Line item permit costs are related to City-controlled fees such as processing, inspection and installation services, as well as non-City fees such as school impact fees and utility connection fees. Fees can vary depending on site conditions, location and the type and design of development, the need for environmental review, the quality of project submittals, and local resident review. Tables 6.11 and 6.12 demonstrate typical charges for development of new multiple and single-family residential developments.

A balance between increased fees and encouragement of suitable housing development is a key issue for the City. In the case of affordable housing, the Redevelopment Agency can use its Housing Set Aside funds to help offset the cost of City-controlled fees (see Redevelopment Agency Powers under HIP-9).

- (6) *Open Space Contributions:* Open space contributions are a standard conditions of approval for larger projects to assure the long-term livability, health, safety and welfare of the project and neighborhood. Planned Development (PD) zoning has been used to preserve open space while allowing increased density on the developed portion of the property. As implemented in past approvals, this requirement does not usually pose a constraint to housing and, in fact, is a way for a project to gain neighborhood acceptance.
- (7) *Inclusionary Housing Requirements:* California's Health and Safety Code stipulates that 15% of all units constructed or substantially rehabilitated within a redevelopment area by a public or private entity other than a redevelopment agency must be affordable. Of those units, no less than 40% (or 6% of the total) must be made available to very low income households. This requirement is effective in increasing the supply of affordable housing within Pinole's redevelopment area, but can act as a constraint in the development of market rate housing projects and in particular smaller, infill projects. The City can address this constraint by using its Redevelopment Agency to offer incentives such as lower cost financing or construction of off-site improvements.
- (8) *Uniform Building Code and Enforcement.* Pinole uses several uniform codes, including the Uniform Building Code (UBC), the Uniform Housing Code (UHC), the Uniform Plumbing Code, the Mechanical Code, and the National Electrical Code, as the basis for its building standards and

Table 6.11
Estimate of Development Fees for 10-Unit Multi-Family Development

Planning Fees		per unit	fee amount
Design Review Board	Flat		\$ 300
General Plan Amendment	actual cost		\$ 1,000
Zone Change Application	Flat		\$ 1,000
Use Permit	Flat		\$ 750
		Subtotal	\$ 3,050
Plan Check, Permit & Inspection Fees		per unit	fee amount
Building Permit Fee	based on valuation	\$ 967	\$ 9,670
Building Plan Check Fee	65% of bldg permit fee	\$ 629	\$ 6,286
Title 24 Energy Compliance Plan Check Fee	10% of bldg permit fee	\$ 97	\$ 967
Strong Motion Instrumentation Fee (SMIP)	.0001 x valuation	\$ 9	\$ 92
Electrical Permit Fee	(.05 x SF) + \$37	\$ 102	\$ 1,020
Electrical Plan Check Fee	25% of elec. permit fee	\$ 26	\$ 255
Plumbing Permit Fee	(.05 x SF) + \$37	\$ 102	\$ 1,020
Plumbing Plan Check Fee	25% of permit fee	\$ 26	\$ 255
Mechanical Permit Fee	(.0285 x SF) + \$37	\$ 74	\$ 741
Mechanical Plan Check Fee	25% of permit fee	\$ 19	\$ 185
		Subtotal	\$ 20,490
Impact and Infrastructure Fees		per unit	fee amount
Transportation (Measure C)	flat per unit	\$ 560	\$ 5,600
Growth Impact	flat per unit	\$ 1,216	\$ 12,160
Parkland Dedication	flat per unit	\$ 6,057	\$ 60,570
Sewer - City of Pinole	flat per unit	\$ 700	\$ 7,000
Water - EBMUD	per 10 unit complex		\$ 52,315
School Fees - WCCUSD	\$2.76/sq ft	\$ 3,588	\$ 35,880
			\$ 173,525
		Total Fees	\$ 197,065
		Total/Unit	\$19,706.48

Source: City of Pinole Community Development Department

Assumptions:

Each unit has 1100 square feet of living space, and 200 square feet of carport space, for a total square footage of 1300 square feet. The valuation for each unit is \$91,700 or \$70.71 per square foot.

code enforcement procedures. Each of these codes establishes standards and requires inspections at various stages of construction to ensure code compliance.

Enforcement of these building codes and standards does not constrain the production or improvement of housing in the City. Rather, code enforcement efforts help to maintain the condition of the City's current housing stock and remove blight throughout the City.

Table 6.12
Estimate of Development Fees for 10-Unit Single Family Subdivision

Planning Fees		per unit	fee amount
Design Review Board	flat		\$ 300
General Plan Amendment	actual cost		\$ 1,000
Zone Change Application	flat		\$ 1,000
Planned Unit Development	actual cost		\$ 1,000
Tentative Map	\$1080 + \$50/lot		\$ 1,580
Final Map	\$1080 + \$50/lot		\$ 1,580
Use Permit	flat		\$ 750
		Subtotal	\$ 7,210
Plan Check, Permit & Inspection Fees		per unit	fee amount
Building Permit Fee	based on valuation	\$ 1,446	\$ 14,460
Building Plan Check Fee	65% of bldng permit fee	\$ 940	\$ 9,399
Title 24 Energy Compliance Plan Check Fee	10% of bldng permit fee	\$ 145	\$ 1,446
Strong Motion Instrumentation Fee (SMIP)	.0001 x valuation	\$ 17	\$ 175
Electrical Permit Fee	(.05 x SF) + \$37	\$ 152	\$ 1,520
Electrical Plan Check Fee	25% of elec. permit fee	\$ 38	\$ 380
Plumbing Permit Fee	(.05 x SF) + \$37	\$ 152	\$ 1,520
Plumbing Plan Check Fee	25% of permit fee	\$ 38	\$ 380
Mechanical Permit Fee	(.0285 x SF) + \$37	\$ 103	\$ 1,026
Mechanical Plan Check Fee	25% of permit fee	\$ 26	\$ 256
		Subtotal	\$ 30,562
Impact and Infrastructure Fees		per unit	fee amount
Transportation (Measure C)	flat per unit	\$ 739	\$ 7,390
Growth Impact	flat per unit	\$ 1,216	\$ 12,160
Parkland Dedication	flat per unit	\$ 6,057	\$ 60,570
Sewer - City of Pinole	flat per unit	\$ 700	\$ 7,000
Water - EBMUD	flat per unit	\$ 5,430	\$ 54,300
School Fees - WCCUSD	\$3.80/sq ft	\$ 8,740	\$ 87,400
			\$ 228,820
		Total Fees	\$ 266,592
		Total/Unit	\$26,659.19

Source: City of Pinole Community Development Department

Assumptions:

Each unit has 1800 square feet of living space, and 500 square feet of carport space, for a total square footage of 2300 square feet. The valuation for each unit is \$174,980 or \$76.08 per square foot.

C. Governmental Constraints on Housing for Persons with Disabilities

In accordance with recently enacted SB 520, the City is required to analyze the potential and actual governmental constraints on the development of housing for persons with disabilities and demonstrate the City's effort to remove such constraints. Such an analysis (see Appendix C) shows that the City does not currently have any special processes for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws. Rather, as with all other planning or building applications, accommodations are made through the variance or conditional use permit process. The analysis further shows that while the City meets the requirements of the Uniform Building Code, the Americans with Disabilities Act, and the California Community Care Facilities Act, there are currently no additional accommodations for disabled persons, as is required by SB 520.

The absence of reasonable accommodation in the application of zoning, permit processing, and building laws can act as a constraint on the development, maintenance, and improvement of housing intended for persons with disabilities. The City can address this constraint through development of a program that further analyzes the City's existing codes and practices, and establishes procedures or measures that provide flexibility in the development and/or rehabilitation of housing for disabled persons.

6.4 Housing Opportunities

A. Ability to Meet the ABAG Housing Needs Determination

The planning period for the current Housing Element cycle extends from January 1999 through July 2006. The ABAG Regional Housing Need Determination (RHND) for Pinole for this cycle is the construction of 288 units by July 2006. Housing units built and or approved after January 1, 1999, may be counted towards Pinole's current regional housing need numbers. Since January 1999, Pinole has built or approved 323 units, with 67%, or 201 of these units affordable to low- and moderate-income level households. Having already met over 100% of the total goal, Pinole is well on its way to being able to meet its target within the set time frame. Table 6.13 below compares by income category, the ABAG Regional Housing Need Determination with the units approved and or constructed since January 1999.

B. Housing Units Constructed or Approved

As shown in Table 6.13, Pinole has built a balanced mix of single family and multifamily units that has allowed it to successfully provide both market rate and affordable housing to individuals with a wide range of needs. For example, the completed senior housing facility on Estates Avenue has 66 of its 90 beds covenanted for low and moderate-income individuals. The 19 unit fully accessible HIV/AIDS housing complex on Alvarez Avenue, currently under construction, has 100% of its units designated for very low-income individuals. And last, the three mixed-use projects collectively provide 9 of their 30 units to low and moderate-income households.

C. Availability of Sites for Housing

Currently in Pinole there are a total of 165 developable acres with an estimated dwelling unit potential of 448-745 units (Table 6.14). The majority of vacant or redevelopable sites that are designated in the Land Use Element for single family or multiple family use within the Pinole Planning Area are infill lots of 1 acre or less (See Appendices D and E for a complete listing).

Pinole's supply of 130 acres of single family designated sites is more than adequate to meet the remaining need of 9 units for above-moderate households. As projections for the Bay Area indicate that housing demand will continue to outpace housing availability over the next several years, market forces will continue to drive single-family housing production in Pinole as well as across the entire region where available land exists. In addition, the majority of market rate apartments in Pinole are affordable to moderate income households. Therefore, any such project has the potential to help meet the City's need for both moderate and above moderate-income housing.

A significant number of townhouse and condominium units are also rented at prices affordable to moderate and above income households. According to the 1990 Census, 86.7% of multi-family units (2-4 units in a building) are rented, and 90.2% of multi-family units (5 or more units in a building) are rented. Thus, even though a particular site is built for "ownership" housing, there will likely be a significant number of rental units available at moderate and above moderate-income rents.

Table 6.13
ABAG Housing Needs Determination vs. Built or Approved Construction

Project	# of Units	Notes	Status	Affordability Data	Very Low	Lower	Moderate	> Moderate	Total
San Pablo/Pakpour	37	Multi-Family	Planning	Not yet approved	2	3	32		
2518 Pfeiffer Lane	1	Single-Family	Planning	Market Rate			1		
700 Belmont Ave	9	Multi-Family	Planning	Market Rate			9		
Northpark	20	Multi-Family	Approved	Market Rate			8	12	
Maiden Lane	10	Single Family	Approved	Cond. of Approval			1	9	
2532 Brandt Street	1	Single-Family	Approved	Market Rate				1	
2750 Silverado	1	Single-Family	Approved	Market Rate				1	
10 N. Rancho Ct	1	Single-Family	Approved	Market Rate				1	
1160 Encino Way	1	Single-Family	Approved	Market Rate			1		
949 Jones	1	Single-Family	Approved	Market Rate			1		
2425 San Pablo Ave	24	Mixed Use	Building	Covenanted	2		4	18	
815 San Pablo Ave.	4	Mixed Use	Building	Covenanted			2	2	
760 Alvarez Ave	19	Multi-Family	Building	Covenanted	19				
751 Fifth Ave	1	Single Family	Building	Covenanted			1		
7 N Rancho Ct	1	Single Family	Building	\$265 - \$429k				1	
Salmon	6	Single Family	Building	\$430,000 + sale				6	
LeFebvre	7	Single Family	Building	\$430,000 + sale				7	
Scanlan Way	16	Single Family	Building	\$330,000 + sale			16		
780 Alvarez Ave	1	Second Unit	Completed	\$900 - \$1200 rent			1		
Pinole Shores Dr	52	Single Family	Completed	\$360,000 + sale			23	29	
2530 - 2528 Ellerhorst	1	Duplex	Completed	\$1350 rent		1			
2528 Brandt St	1	Single Family	Completed	\$430,000 + sale				1	
254 N. Rancho Pl	1	Single Family	Completed	\$430,000 + sale				1	
2323 Monte Vista Dr	1	Single Family	Completed	\$265 - \$429k			1		
220 N Rancho Pl	1	Single Family	Completed	\$490,000 sale				1	
1085 Hazel Dr	1	Single Family	Completed	\$300,000 sale			1		
2684 Simas	1	Second Unit	Completed	\$900 - \$1200 rent			1		
2529 San Pablo Ave	2	Mixed Use	Completed	Covenanted			1	1	
242 N Rancho Pl	1	Single Family	Completed	\$397,800 sale				1	
200 N Rancho Pl	1	Single Family	Completed	\$367,200 sale			1		
1082 Hazel Dr	1	Single Family	Completed	\$228,887 sale		1			
1520 San Pablo Ave	4	Multi-Family	Completed	Covenanted	1			3	
950 Appian Way	4	Multi-Family	Completed	Covenanted	1			3	
Senior Assisted Living / Estates Ave.	90 beds	Multi-Family	Completed	Covenanted	10		56	24	
					Very Low	Lower	Moderate	> Moderate	Total
ABAG Needs					48	35	74	131	288
Built/Approved					35	5	161	122	323
Remaining Need					13	30	-87	9	-35

Source: Pinole Community Development Department.

**Table 6.14
Land Available for Development**

Land Use and Housing Type	Number of Acres	Existing General Plan Density Range	Estimating Dwelling Unit Potential**
Single Family (Suburban Rural)	98	.2 - 1 unit / acre	17 - 38 units
Single Family (Low Density)*	32	1 - 7 units / acre	40 - 84 units
Multiple Family	35	7 - 24 units / acre	391 - 623 units
Total	165	n/a	448 - 745 units

* Development potential for Single Family (Low Density) includes vacant lots which have already been approved for development.

** Estimated Dwelling Units Potential was calculated by multiplying the gross acreage of each land use type by the lowest and highest number of dwelling units per acre permitted.

Source: Pinole Community Development Department.

To address the remaining RHND of 13 very low and 30 low-income households, the focus shifts to sites designated for multiple family use which are thought to be better at addressing affordable housing needs. There are 35 acres that are designated sites with the potential for 391 - 623 multiple family units.

The majority of these sites are designated in the General Plan for mixed-use development. The San Pablo Specific Plan, which incorporates over half of these developable sites, further emphasizes mixed-use development, which includes medium density residential housing. Pinole's past mixed-use projects, having met with great success and community wide acceptance, create a favorable environment that would encourage future development of similar type projects.

The majority of these sites are also located within the City's Redevelopment Project Area, which mandates that 15% (59 – 94 units) of the units built be made affordable to low and moderate income households (HIP-9). In addition, the Agency's Housing Set Aside Fund, projected at more than \$13,000,000 over the next five years (see Appendix F for further detail), will contribute to the City's ability to address the remaining needs for very low and low income households through opportunities such as second units (5+), the First Time Home Buyer Program (15 units), and the potential rehabilitation of a 52 unit multi-family site.

Although a number of parcels currently allow for residential density levels of greater than 25 units per acre, not all of the available multi-family site parcels have zoning conditions that are in alignment with their General Plan designations. To minimize any potential barriers this may cause, the City is in the process of undertaking efforts to rezone those properties that are inconsistent with their General Plan designations.

D. Current Housing Projects

There are currently two housing projects in the planning stage. One project, located along San Pablo Avenue, is a proposed 12 unit live-work project. A second project, also located on San Pablo Avenue at Pinole Shore Drive, is 37-units of multi-family housing that is in the planning process. Both of these projects are located within the Redevelopment Project Area and would require that 15% or 7 units be

designated affordable. Additionally, initial discussions have taken place with an interested developer involving a City owned parcel that has the density potential for 46 - 86 residential units. This project is also located in the Redevelopment Project Area and could potentially provide for 7 – 13 additional affordable units. These projects, together with the units approved or constructed to date, enable the City to meet more than 65% of its very low and low need.

E. Infrastructure

All vacant and or underutilized land currently available for development in the City of Pinole has the infrastructure necessary for development.

Water, Sewer, Gas, Electric and Phone Service

East Bay Municipal Utility District (EBMUD) provides water service and the Pinole Sewer District & West County Wastewater Sewer District provide sewage services to the City. Currently there is adequate capacity available within EBMUD and both sewer districts to handle all future development within the Pinole Planning Area. The installed lines that provide gas distribution, electric circuit and telephone service are also adequate to handle all future development within the Pinole Planning Area.

Solid Waste

Richmond Sanitary Service provides solid waste disposal. Although West Contra Costa County landfill recently reached its capacity level, the Keller Canyon landfill will continue to meet the needs of the current residents of Pinole as well as any anticipated future growth during the current planning period.

Public Schools

Schools within the Pinole Planning Area previously served part of the Hercules' school population, and thus Pinole schools were operating above capacity for all grade levels. To help alleviate this situation, an elementary and combined middle and high school were constructed in Hercules. The opening of these schools provided for additional capacity in the Pinole schools that will allow for growth resulting from future development in the Pinole Planning Area.

Fire Protection

The City of Pinole provides fire protection for all but a small portion of the Pinole Planning Area located in the vicinity of EBMUD's reservoir off Rancho Road. The City's two fire stations currently allow for a 5-minute response time to any location in the City.

Police Protection

The number of sworn personnel is 27 and is within the accepted 1 per 1,000 population. With the development of the remaining land within the City, the demand for personnel will increase. The cost of providing additional personnel could affect the cost of new housing in the form of increased fees or special assessments.

F. Financial Resources

There are a wide variety of resources provided through federal, state and local programs to support affordable housing development and related programs and services. While the number and variety of programs is considerable, it is essential to note that *the availability of funding through these programs is inadequate compared to the need that exists*. As a result, there is considerable competition for the program funds that are available, and any one development will need to draw upon multiple resources to be financially feasible. Local government resources, which have historically played a less important role in supporting housing development, now play a fairly significant role by making local developments more competitive for federal and state financing.

When developments are able to demonstrate a financial commitment and contribution from local sources – especially if coupled with regulatory support through policies such as fast track processing, fee waivers, and/or density bonuses – they are better able to leverage funding from other ‘outside’ sources. Additionally, all funding sources require separate reporting and data collection. When multiple funding sources are used, as is most often the case, additional burdens are placed on developers to track the information required and report on a timely basis with limited staffing.

Federal Resources

Federal housing assistance takes many forms. The single largest (and often least recognized) federal program is the mortgage interest tax deduction, estimated at \$54 billion in 1996 for the entire nation. The California Housing Plan (2000) reports that federal assistance for affordable housing was only \$17.2 billion nationwide the same year. This assistance was primarily used to maintain and operate the existing supply of affordable housing. Outlays for new construction were considerably lower.

California localities receive federal subsidies for affordable housing through a number of programs. Federal programs often change in terms of program details, application procedures, and amount of subsidy dollars available. For detailed descriptions, current subsidy levels, and up-to-date application procedures, refer to program literature available on-line from the US Department of Housing and Urban Development (HUD, <http://www.hud.gov>). Some of the largest programs, based on current funding levels, are described in Appendix F.

State Resources

State agencies play an important role in providing housing assistance by allocating federal housing funds and/or making loans available to affordable housing developments. The three principal agencies involved are the State Treasurer’s Office, the California Housing Finance Agency (CHFA), and the California Department of Housing and Community Development (HCD).

Programs for housing assistance change frequently and detailed descriptions of programs, application procedures and amounts of subsidy available are provided by the concerned agencies. The major sources of state housing assistance are detailed in Appendix F.

Local Resources

As noted in the introduction to this section, local government resources have historically played a less important role in supporting housing development, but now play a fairly significant role by making local developments more competitive for federal and state financing. When developments are able to demonstrate a financial commitment and contribution from local sources, they are better able to leverage funding from other outside sources. Local resources, which included mortgage credit certificates, home ownership programs, and perhaps most importantly redevelopment powers, are detailed in Appendix F.

G. Opportunities for Energy Conservation

Since the deregulation of energy companies in 1998, the price of energy has skyrocketed. With such an increase in prices, energy costs can be a substantial portion of housing costs. Housing elements are therefore required to identify opportunities for energy conservation.

Effective energy conservation measures built into or added to existing housing can help residents manage their housing costs over time and keep lower income households affordably housed. Houses built after 1975 use about half as much energy as homes built before then because of California energy conservation standards. Minimizing energy used for space and water heating as well as air conditioning can significantly increase the affordability of housing. Most residential structures can be retrofitted with conservation measures that provide nearly the energy savings achieved in recent new construction.

Many can also be retrofitted with passive design measures, such as the addition of a solarium or south-facing windows in conjunction with a heat storage mass.

Conservation can also be achieved through a number of cost-effective energy saving programs offered through local energy providers (PG&E), the State of California, and the federal government. For example, PG&E sponsors the Project Help/Direct Weatherization program that provides free attic insulation, weather stripping and caulking, water heater blankets and low flow shower heads for low income households. The PG&E "walk-through audit" also provides a comprehensive assessment of energy conservation needs and costs related to home appliances, structural design and insulation. In addition, State and federal appliance standards now require manufacturers to produce and sell appliances according to specified energy-consumption performance criteria, and the Energy Crisis Intervention Program, funded by the State Department of Economic Opportunity, helps low income residents pay delinquent energy bills to avoid interruption of service.

The City itself has promoted energy conservation by making information regarding energy conservation available to the public. In addition, the guidelines for the Agency's Residential Rehabilitation Program were changed to allow funding to be used for energy conservation improvements. The City is also encouraging energy conservation in new and existing buildings through:

- (1) application of State residential building standards that establish energy performance criteria for new residential buildings (Title 24 of the California Administrative Code); and
- (2) appropriate land use policies and development standards that reduce energy consumption, such as promoting more compact, walkable neighborhoods with housing close to transit, jobs, community facilities and shopping; encouraging infill development; planning and zoning for multi-use and higher density development; permitting common walls and cluster development; and promoting passive and active solar design elements and systems in new and rehabilitated housing.

Through these and other conservation measures the City seeks to help minimize the percentage of household income that must be dedicated to energy costs as well as the use of nonrenewable resources.

6.5 Housing Accomplishments

The City of Pinole's current Housing Element was drafted in 1991 and then updated and adopted in 1995. The 1995 Housing Element goals were identified as follows:

- **HOUSING DESIGN.** Encourage the development of housing which protects the existing "semi-rural" character of Pinole through good design.
- **ADEQUATE SERVICES AND FACILITIES.** Provide adequate services and facilities to meet the needs of the city's current and future population.
- **EXISTING HOUSING AND COMMUNITY HERITAGE.** Protect and conserve existing housing and community heritage.
- **HOUSING NEEDS.** Within the overriding context of maintaining existing community character and providing adequate services and facilities, maintain the current social diversity that exists in Pinole by providing a mix of housing types and prices that meet the City's Fair Share of Regional Housing Need.

Each of these goals had a series of policies and implementation plans identified that outlined how the goals would be accomplished. The progress achieved through the implementation programs provides evidence that the goals and policies of the element have been effective in addressing the housing needs of Pinole and have provided a foundation for several community-based housing activities. In addition, having the housing element in place provided the City additional leverage to capture funding from outside sources to further its housing goals.

B. Program Accomplishments

Production of Housing

A total of 1,357 new housing units were created in Pinole during the 10-year period of 1988 – 1998. The time frame reflects the same period that the previous ABAG Regional Housing Need Determination was in place. Initially, the RHND timeframe was set for the period 1988 – 1994, to correspond with the 1990 Housing Element. It was then extended through 1998. Pinole's housing production of 1,357 units for this time period far exceeded the RHND of 769 units.

Production of Affordable Housing

Of these 1,357 housing units, 465 of the units made were sold or rented to affordable low and moderate-income households. The City's Redevelopment Agency played a critical role in the production of many of these units, providing various financial incentives to both private and non-profit developers. These incentives were of a variety in nature, including loans, grants, short-term financing, public-private partnerships and land write-downs. As can be seen in Table 6.15, these programs have allowed the City to make considerable progress in producing its share of the region's affordable housing units.

Table 6.15
Pinole Housing Construction 1988 – 1998

	TOTAL	Very Low	Low	Moderate	> Moderate
Need	769	146	108	161	354
Construction	1357	88	50	327	891
% of Need Met	176%	60%	46%	203%	251%

Source: Pinole Community Development Department

Special Needs Projects

The Agency has also been instrumental in helping to increase the supply of affordable housing for special needs populations. Pinole Senior Village, an assisted living facility for seniors, provides 75% of its 90 beds to moderate and low income seniors. Four of the units are completely accessible to seniors with physical disabilities, while several others were designed to accommodate those with vision and hearing impairments. Pinole Grove, a 70-unit senior housing project is 100% affordable to very low and low-income seniors. In addition, the Agency provided nearly one million dollars in funding to Resources for Community Development for the construction of the Alvarez Court project, a fully accessible 19-unit project for persons who have a disability and/or have been diagnosed with HIV/AIDS. This project is 100% affordable to persons with very low incomes.

Old Town & Mixed Use Parking Ordinances

In 1996, the City revised its Parking Ordinance to allow for a 25% reduction in parking requirements for mixed-use (office/commercial/residential) projects. In 1997, the City also adopted the Old Town Parking Overlay District that allows for shared parking between public and private projects, thereby making it easier to redevelop existing buildings into new mixed uses. These changes have allowed for several mixed-use projects to come to fruition, contributing 38 units of housing, 13 of which are affordable.

Residential Rehabilitation Program

Since its inception in 1995, the Agency's Residential Rehabilitation program has funded more than 130 rehabilitation loans and or grants to low and moderate-income households in Pinole. Seven of these grants were awarded to lower income household for accessibility improvements in the home.

First Time Home Buyer Program

In 1995, the Agency also created a First Time Home Buyer Program and has assisted over 70 low and moderate-income first time homebuyers in the purchase of a new home in Pinole. The program is structured so that the Agency shares in the appreciation of the value of the home. All monies received through the program are returned to the Agency's Low and Moderate Income Housing Fund for use in additional affordable housing projects.

C. Evaluation of Effectiveness of Element

The review and evaluation of the previous Housing Element found that the 1995 goals continue to remain appropriate. With some minor modification these goals will be included in the updated Housing Element. As outlined above, the progress made through the 1995 Housing Element Implementation Programs was found to be effective, thus the majority of policies and implementation programs will also continue forward. In addition, the review identified areas that could be better addressed through new policies and programs. Examples of some of these additional programs are as follows:

- Evaluate amendments to single family residential zoning standards to achieve higher densities without dramatically changing the visual characteristics of the area or the area's livability.

- Develop multi-family sites at medium and high densities, amending the zoning ordinance to include minimum densities.
- Provide technical assistance to potential affordable housing developers considering project funding and timing needs in the processing of applications and providing for fast turnaround times in determining application completeness so that the development of affordable housing receives the highest priority in the approval process.

A complete evaluation of each of the 1995 Housing Element Implementation Plans is provided in Appendix G. Appendix G provides a detailed summary of the element's accomplishments and identifies opportunities for program enhancements in this Housing Element.

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6.6 Quantified Housing Objectives

State law requires that the Housing Element include quantified objectives for the maximum number of units that can be rehabilitated, conserved or constructed. The quantified objectives expected to be met through Housing Element programs are estimated based on past program performance, construction trends, land availability and future program funding. Assumptions for specific programs are summarized in the Housing Programs section under each program.

Summary of Quantified Objectives (1999-2006)

Very Low Income Units Anticipated to be Conserved	
Units preserved under development agreement	61
Section 8 and Shared Housing Units	0
Energy Conservation	8
Low Income Units Anticipated to be Conserved	
Below Market Rate units preserved under development agreement	5
Section 8 and Shared Housing Units	0
Energy Conservation	7
Moderate and Above Moderate Income Units Anticipated to be Conserved	
Below Market Rate units preserved under development agreement	63
Section 8 and Shared Housing Units	0
Energy Conservation	0
Number of Units to be Rehabilitated through Rehabilitation Programs	
Very Low Income Units	40
Low Income Units	20
Moderate Income Units	40
Above Moderate Income Units	0
Total Number of Units Anticipated to be Constructed (1999-2006)	
ABAG 1999-2006 Total Housing Need	288
Units Built, Approved or In the Pipeline (1999-Present)	315
Estimated New Units 1999-2006 from Housing Programs	71
Percent of 1999-2006 Need Anticipated to be Met by the City	135%
Very Low Income Units Anticipated to be Constructed (1999-2006)	
ABAG 1999-2006 Housing Need	48
Units Built, Approved or In the Pipeline (1999-Present)	33
Estimated New Units 1999-2006 from Housing Programs	15
Percent of 1999-2006 Need Anticipated to be Met by the City	100%
Low Income Units Anticipated to be Constructed (1999-2006)	
ABAG 1999-2006 Housing Need	35
Units Built, Approved or In the Pipeline (1999-Present)	5
Estimated New Units 1999-2006 from Housing Programs	30
Percent of 1999-2006 Need Anticipated to be Met by the City	100%
Moderate Income Units Anticipated to be Constructed (1999-2006)	
ABAG 1999-2006 Housing Need	74
Units Built, Approved or In the Pipeline (1999-Present)	161
Estimated New Units 1999-2006 from Housing Programs	0
Percent of 1999-2006 Need Anticipated to be Met by the City	217%
Above Moderate Income Units Anticipated to be Constructed (1999-2006)	
ABAG 1999-2006 Housing Need	131
Units Built, Approved or In the Pipeline (1999-Present)	122
Estimated New Units 1999-2006 from Housing Programs	9
Percent of 1999-2006 Need Anticipated to be Met by the City	100%

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6.7 Housing Plan

The primary challenge of the Housing Element is to properly manage local housing needs while ensuring that new housing will “fit-in” with the character, quality, environmental constraints, and resources of the community. Questions include:

- **What Kind of Housing Do We Need?** What types of housing fit with our workforce housing needs, household characteristics, and ability to pay for housing?
- **Where Can We Appropriately Put New Housing?** Where in our city can additional residential units be accommodated, especially for very low, low, and moderate income households?
- **How Can We Effectively Work Together?** What can local governments do – in collaboration with community organizations, other agencies, non-profits, and for-profit developers – to encourage the construction of needed workforce and special needs housing?
- **How Can We Effectively Help Special Needs Groups?** What can be done to assist those households with special needs such as the elderly, homeless, physically or emotionally disabled, and others?

This section sets forth a framework for implementing the housing element. There are many external factors affecting housing needs in Pinole and the City’s ability to meet that need. Balanced with these housing needs is the challenge of (1) meeting our “fair share” of regional housing needs; (2) finding appropriate sites for housing when there is a limited amount of developable land in Pinole that is suitable for housing, especially for multiple family housing; and, (3) ensuring a “fit” of new housing with our long-standing commitment to maintain community character and environmental quality.

In recognition of the aforementioned conditions and challenges, this section sets forth goals, policies, and implementing programs (see Appendix H for summary of programs) that identify what the City will try to achieve, both alone and in partnership with other agencies, and how the City will achieve it.

GOAL H1. MONITOR HOUSING NEEDS

WORK TOGETHER TO ACHIEVE THE CITY’S HOUSING GOALS AND MONITOR ACCOMPLISHMENTS IN ORDER TO RESPOND TO HOUSING NEEDS EFFECTIVELY OVER TIME.

POLICIES

1. **Maintain Active City Leadership.** Provide an active leadership role in helping to attain the objectives of the City’s Housing Element by following through on the actions prescribed in the Housing Element in a timely manner and monitoring progress annually.
2. **Assure Public Participation.** Encourage and support early public participation in the formulation and review of City housing policy from all economic segments of the community, including encouraging neighborhood level planning and working with community groups and other interest groups. Encourage developers of any major project to have neighborhood meetings with residents early in the process to undertake early problem solving and facilitate more informed, faster and constructive development review.

HOUSING IMPLEMENTATION PROGRAMS

1. **Housing Element Review and Update (HIP-1).** After adoption of the current Housing Element Draft, the City will revise its Housing Element, consistent with State Law requirements and requirements of Measure C by 2006. The City may also update the Housing Element concurrently with the other elements of General Plan to assure internal consistency and to incorporate significant data as

appropriate from the 2000 Census. The Housing Element update will also review the effectiveness of the City's Housing Element, progress in implementation and the appropriateness of goals, objectives and policies.

Target: June, 2006

Responsible Agency: Pinole Community Development Department.

2. **Conduct an Annual Housing Element Review (HIP-2).** Provide for annual review of the Housing Element, with opportunities for public input and discussion, in conjunction with State requirements for a written review by July 1 of each year. (per Government Code Section 65583(3)).

Target: Annually by July 1

Responsible Agency: Pinole Community Development Department.

3. **Update the General Plan (HIP-3).** In preparing the General Plan update, consider designating sites meeting appropriate criteria for higher density zoning. Land use plans should consider the following:
 - Use of environmental assessments to expedite processing for infill and affordable housing developments.
 - For key housing opportunity sites/areas, identification of specific housing use and design objectives, and then incorporation of fast track process provisions for subsequent projects that are consistent with the plan.
 - Identification of the mix of uses, minimum density standards, density bonuses, or a percentage of affordable units (sites should be rezoned at sufficient densities to create incentives for housing production within the 5-year time frame of the housing element).
 - Preparation of an area-wide environmental baseline data and assessment of development impacts under maximum development scenarios as a way to assess area-wide impacts and required mitigation.
 - Establishment of objectives and commitments in the General Plan so that project-specific review can focus on site-specific issues such as design.
 - Linkage of plans to be consistent with CEQA exemptions and expedited review, consistent with CEQA Section 15332.
 - Provision of clear guidelines and incentives for the development of housing in conformance with current state laws and to identify specific ways to streamline processing for subsequent development proposals.

Target: July 2005.

Responsible Agency: Pinole Community Development Department.

RELATED IMPLEMENTATION PROGRAMS

1. **Pinole Zoning Ordinance (LUIP-2).** Update the Pinole Zoning Ordinance to be consistent with the General Plan in a timely manner after General Plan adoption.
2. **General Plan Land Uses (LUIP-I).** Incorporate the policies of the San Pablo Avenue Specific Plan into the General Plan and evaluate General Plan land use designations and plan programs annually to ensure they are consistent with the City's overall goals and review the entire General Plan within five years.

GOAL H2. PROTECT EXISTING CHARACTER AND HERITAGE

PROTECT AND ENHANCE THE INTEGRITY AND DISTINCTIVE CHARACTER AND HERITAGE OF PINOLE BY ENCOURAGING THE DEVELOPMENT OF HIGH QUALITY, WELL-DESIGNED HOUSING AND CONSERVING EXISTING HOUSING.

POLICIES

1. **Protect Neighborhood Integrity Through Design.** Enhance neighborhood identity and sense of community by designing new housing to have a sensitive transition of scale and compatibility in form with the surrounding neighborhood.
2. **Encourage Sensitivity to Natural Features.** Define and implement design controls for development which respond to the community's preservation, image, and open space goals. Continue review of residential development, especially in areas of seismic, geologic, slope stability, flooding concern or proximity to underground pipelines, to address safety concerns related to natural features.
3. **Promote High Quality Design.** Provide stable, safe, and attractive neighborhoods through high quality architecture, site planning, and amenities that: (1) reduce the perception of bulk; (2) recognize existing street patterns; (3) enhance the sense of place; (4) minimize the visual impact of parking and garages; and (5) use quality building materials.
4. **Maintain Existing Housing and Neighborhood Amenities.** Maintain the life-style characteristics of Pinole by encouraging the maintenance of existing housing stock, and in particular housing with historic value, and preserving the amenities of existing neighborhoods.

HOUSING IMPLEMENTATION PROGRAMS

1. **Adopt Criteria for Use in Design Review (HIP-4).** Develop 'design guidelines' or more general 'design principles' that will establish consistent development review criteria for use by applicants, the community, staff and decision-makers, and evaluate projects in the context of existing neighborhoods. The intent is not to create new barriers to housing, but to make the process more objective by including working definitions and criteria for community expectations in the design review process.

Target: July 2004.

Responsible Agency: Pinole Community Development Department.

2. **Amend Single Family Zoning Regulations (HIP-5).** Evaluate amendments to single family residential zoning standards to achieve higher densities without dramatically changing the visual characteristics of the area or the area's livability. These amendments should focus on urbanized areas with services, and could include:
 - Establishment of requirements which would ensure that single family parcels that could be legally divided into two or more parcels are divided in a matter that does not preclude future development at the minimum parcel size of the district.
 - Allowance, in limited circumstances, of the conversion of single family homes to multiple units (duplexes, triplexes or fourplexes) if only minor modifications, such as additional entries, are made to the exterior of the structure.

Target: July 2004

Responsible Agency: Pinole Community Development Department.

3. **Rehabilitation Loan Programs (HIP-6).** Continue to support rehabilitation loan subsidy programs. The City will improve citizen awareness of rehabilitation loan subsidy programs offered by the Agency and the County. Specific actions should include: (a) housing pamphlets on the programs available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements. The City will also focus building code enforcement tied to the availability of rehabilitation loans for specific areas.

Targets for these programs include:

- Residential Rehabilitation Loan Program: 40 very low income units, 20 low income units, and 40 moderate income units rehabilitated between 1999 and June, 2006 (assumes that the Pinole Planning Area continues to receive same percentage of the funds);
- Rental Rehabilitation Program: 10 low income rental units rehabilitated between 1999 and June, 2006.

Responsible Agency: Pinole Community Development Department; Pinole Redevelopment Agency.

Funding Source: Pinole Redevelopment Agency

4. **Energy Conservation (HIP-7).** Support and publicize energy conservation programs, such as PG&E's Energy Partners Program, which provide assistance for energy conservation improvements. In cooperation with PG&E, the City will promote citizen awareness of energy conservation programs in concert with rehabilitation loan programs.

Target: 15 very low and low income units provided energy conservation improvements under the Residential Rehabilitation Program between 1999 and June, 2006

Responsible Agency: Pinole Community Development Department; PG&E; Building Division; Pinole Redevelopment Agency.

Funding Source: Pinole Redevelopment Agency, PG&E.

RELATED IMPLEMENTATION PROGRAMS

1. **Code Enforcement Program (LUIP-6).** Adopt a code enforcement program to ensure that private properties are maintained in accordance with community standards. Enforcement will include periodic spot checks of property throughout the City and investigation of property maintenance complaints. Property maintenance standards would include weed abatement, painting/staining of buildings, trash and debris removal from yards, planting and maintenance of landscaping, and general compliance with appropriate codes, and is intended to maintain the quality of existing homes, businesses and neighborhoods.
2. **Historic Preservation Ordinance (LUIP-15).** Consider adopting an Historic Preservation Ordinance to protect historic resources and to ensure that new buildings and remodeling of existing buildings are compatible with City goals for preserving the City's historic resources and character. The City should also examine financial assistance options for eligible historic properties. The ordinance would:
 - Review the 1985 Historic Resources Survey as a basis for establishing standards for determining the historic value of potentially historic properties.
 - Define historic areas where new development will be required to complement the character of the surrounding historic structures.
 - Focus attention on preserving "Old Town's" character.
 - Establish historic design guidelines that could be used to allow the adaptive re-use of historic buildings and facade improvements, and include guidelines and standards covering specific historical/architectural features, materials, colors, etc. for all new construction.
 - Address Unreinforced Masonry Building safety.
 - Establish exceptions from parking, lot coverage and setback requirements for historic buildings.
3. **Design Review Guidelines and Procedures (LUIP-12).** Establish and enforce specific Design Review Guidelines and Procedures to ensure that quality community design is required as a condition of approval, and which define the role of the Design Review Board and the Planning Commission with regard to design review. Continue to use Design Review Guidelines and Procedures to review projects for consistency with the City's design goals.
4. **Neighborhood Meetings (LUIP-20).** Require developers to conduct neighborhood meetings with residents as part of any major development application. The City will develop Neighborhood Meeting Procedures to include: groups to be notified, meeting locations, types of applications for which neighborhood meetings are required, advance notice procedures and timing, etc.

5. **Grading and Subdivision Ordinances (LUIP-3).** Review Grading and Subdivision Ordinances to ensure they are consistent with the Hillside Development Design Guidelines, Zoning Ordinance and General Plan.
6. **Pipeline Safety Ordinance (HSIP-5).** Investigate alternatives and consider adopting an ordinance to assure pipeline safety when construction occurs. New developments should underground all gas, electric and communication lines, screen facilities (i.e. transformers) and provide underground connections when feasible, to improve public safety and the City's appearance.

GOAL H3. PROVIDE ADEQUATE SERVICES AND FACILITIES.

PROVIDE ADEQUATE SERVICES AND FACILITIES TO MEET THE NEEDS OF THE CITY'S CURRENT AND FUTURE POPULATION.

POLICIES

1. **Plan for Public Facility and Service Needs.** Future development shall be planned based on public facility and service capacity, community-wide needs, sound Citywide and neighborhood planning and public improvement programming.
2. **Identify Economic Impacts.** Promote the development of new housing that is in harmony with the natural environment and justified economically from the standpoint of the City's ability to provide services.
3. **Encourage Self-Supporting Development.** Define and implement a strategy that encourages future development to be self-supporting in the services, capital improvements and amenities it requires.
4. **Provide Adequate Transportation Facilities and Services.** Provide adequate transportation alternatives which improve accessibility of residential neighborhoods to the community and beyond, while maintaining neighborhood integrity. The following are specific policies to reduce traffic on residential streets and improve available transportation alternatives:
 - Discourage through-traffic on residential streets.
 - Plan new commercial development around the use of certain arterial corridors.
 - Foster pedestrian oriented neighborhoods.
 - Maintain and improve AC Transit and WestCat services, including the implementation of Bart Express Service.
5. **Provide Other Needed Services.** Provide convenient recreational, civic, and commercial facilities to support the residential qualities of Pinole, including:
 - Through redevelopment, additional commercial development will be generated and some of the burden of supporting public services can be shifted from increased dependency on the property taxes to revenue from sales taxes generated by regionally-drawn new businesses.
 - The City should continue to operate in the most efficient and cost-effective ways to provide the services the community needs and wants, while holding the line on unnecessary expenditures.
 - Provide specific residential recreational and park standards in an updated Open Space Element.

HOUSING IMPLEMENTATION PROGRAMS

1. **Open Space Contributions (HIP-8).** Require open space contributions for all housing subdivisions.

Target: Ongoing.

Responsible Agency: Pinole Community Development Department.

RELATED IMPLEMENTATION PROGRAMS

1. **Pinole Redevelopment Agency (LUIP-4).** Provide funding for local improvements, commercial retail development and affordable housing within the Redevelopment Project Area through the unique powers of the Redevelopment Agency, and as projected in the Redevelopment Agency Capital Improvement Program (CIP), with special attention to improvements in Old Town and along San Pablo Avenue.
2. **West County Action Plan (CIP-5).** Continue to participate in development and review of regional transportation planning and growth management proposals as part of the West County Action Plan, and provide coordinated, long-range actions addressing future travel needs in the City and the West Contra Costa County I-80 travel corridor. The following is a list possible actions (see the Circulation Background Report for more detailed description):

Possible Roadway Improvements in Pinole (2000 and 2010)

- Minor improvements to Pinole Valley Road and Tennent to improve safety and property access but not to encourage through traffic.
- Cloverleaf ramp to I-80 at Pinole Valley Road.
- Extension of Fitzgerald Drive to the Fitzgerald/Atlas Road Interchange connection.
- Widening Appian Way to the City limits.
- Adding northbound and southbound left turn pockets and westbound right turn lane within the existing right-of-way at San Pablo Avenue/Tennent.
- Traffic signal at Pinole Valley Road/San Pablo Avenue
- Add northbound through lane and westbound right turn lane at San Pablo Avenue/Appian Way.

Other Improvements

- Improve the San Pablo Dam Road corridor.
 - Raise both the Carquinez and Bay Bridge tolls and earmark major funding to I-80 corridor improvements to address major through traffic impacts.
 - Build BART extension through Hercules as quickly as possible including extension to Vallejo, through the raising of bridge tolls and other regional or national funding solutions.
 - Establish commuter rail service on existing rail corridors.
 - Complete the I-80 Improvement Project.
 - Complete the State Route 4 Improvement Project.
 - Complete the Richmond Parkway and the Atlas Road Interchange Improvement Project.
 - Improve existing transit service.
3. **Revenue Generation Study (LUIP-9).** Hire an economic consultant to review the City's current and potential revenue sources. Implement revenue generation proposals to ensure proper provision of services and capital improvements.
 4. **Comprehensive Fee Study (LUIP-8).** Evaluate the City's current growth impact and other fees to ensure proper contributions by development for improvements so that new development is covering costs to the City for the provision of services, facilities, including schools, and capital improvements.
 5. **Measure C and Growth Management Initiatives (GMIP-1).** Participate in formulating and implementing requirements consistent with Measure C and Proposition 111, as follows:
 - Maintain adequate Growth Management and Housing Elements.
 - Participate in a local and regional growth management effort in accordance with the Measure C Growth Management Implementing Documents.

- Establish and maintain local intersection Levels of Service (LOS) through conditions of approval on development and a seven-year Capital Improvement Program (CIP).
- Participate in the development and implementation of the West County Action Plan for routes of regional significance.
- Ensure that growth management initiatives are implemented through the local planning review process.
- Submit annual compliance checklist and qualify for and spend Measure C and Proposition 111 Return to Source funding for local street maintenance and improvement.
- Establish and maintain service standards for the following facilities and services:
 - Police
 - Fire
 - Parks and open space
 - Sewer
 - Water
 - Flood control
 - Schools
- Implement actions designed to attain traffic service objectives consistent with the adopted West County Action Plan.
- Circulate environmental documents as specified in the West County Action Plan.
- Submit to Regional Committee proposed revision(s) to West County Action Plan to mitigate impacts associated with proposed General Plan amendments over the threshold size specified in the adopted West County Action Plan.
- Adopt standards for Basic Routes and procedures to implement standards.
- Maintain standards at intersections on Basic Routes with the following exceptions:
 - Intersections where operations exceed adopted standards but which are expected to meet standards following implementation of projects in the adopted seven-year capital improvement program; and
 - Intersections subject to Findings of Special Circumstances.
- Participate in multi-jurisdictional planning for intersections subject to Findings of Special Circumstances.
- Implement mitigation measures adopted for intersections subject to Findings of Special Circumstances.
- Participate in the conflict resolution process established by the CCTA in the Growth Management Implementation Documents as a means of resolving disputes between neighboring jurisdictions related to the Action Plan and other Measure C transportation-related issues.
- Ensure that all new development bears a fair share cost of mitigating impacts on the City's ability to provide essential services.

GOAL H4. HOUSING NEED

WITHIN THE CONTEXT OF RETAINING EXISTING COMMUNITY CHARACTER AND PROVIDING ADEQUATE SERVICES AND FACILITIES, MAINTAIN THE CURRENT SOCIAL DIVERSITY THAT EXISTS IN PINOLE BY PROVIDING A MIX OF HOUSING TYPES AND PRICES THAT MEET THE CITY'S FAIR SHARE OF REGIONAL HOUSING NEED AND ITS SPECIFIC HOUSING NEEDS AS IDENTIFIED IN THE HOUSING ELEMENT.

POLICIES

1. **Provide a Choice of Housing.** Maintain a diversity of age and social and economic backgrounds among residents by encouraging a variety of housing selection, by location, type, price, and tenure. Specific examples include second units, mixed use developments, infill development, accessible housing, and transitional housing.
2. **Provide Equal Housing Opportunities.** Encourage the provision of adequate housing for all persons regardless of income, age, sex, race, or ethnic background, consistent with the Fair Housing Act.

3. **Preserve existing affordable housing.** Monitor and maintain the supply of existing affordable housing to ensure that it remains affordable.
4. **Support the development of quality affordable housing.** Maintain appropriate land use regulations and other development tools to encourage development of quality affordable housing.

HOUSING IMPLEMENTATION PROGRAMS

1. **Housing Construction (HIP-9).** Construct or encourage the construction of housing units throughout the City, and in particular along San Pablo, through use of the following mechanisms:
 - **Mixed Use Housing Incentives.** Encourage mixed residential-commercial uses in areas consistent with the Land Use Plan, and in particular in Old Town and along San Pablo Avenue, to increase housing opportunities through the following and other means, if appropriate: (1) increased densities; (2) use of Pinole Redevelopment Agency funds; (3) allowances for ground-floor retail; (4) inclusionary requirements; and (5) flexibility in parking and development standards
 - **Redevelopment Agency Powers.** The Pinole Redevelopment Agency will use its unique powers to reduce the costs and expedite the construction or rehabilitation of low and moderate income housing through actions such as offsetting development fees, combining parcels for development, writing down land costs, etc. Twenty percent of the Redevelopment Agency's tax increment will be set aside and used each year for development or rehabilitation of housing affordable to low and moderate-income households.
 - **Affordable Housing Incentives.** Support the use of the following incentives for renter and ownership projects in the Pinole Redevelopment Project Area which provide a minimum of 15% of total units affordable to low and moderate income households for 45 and 55 years respectively:
 - a. *Density bonuses.* Consistent with the State Density Bonus Law (Government Code Section 65915) offer density bonuses of at least 25% for projects that at least: 1) 20% of the units for lower-income households; or 2) 10% of the units for very low income households; or 3) 50% of the units for seniors.
 - b. *Flexibility in development standards.* Allow flexibility in applying development standards (e.g. parking, floor area, setback, height standards).
 - c. *Prioritized Development Review.* Affordable housing development should receive the highest priority and efforts should be made by staff and decision-makers to: 1) provide technical assistance to potential affordable housing developers; 2) consider project funding and timing needs in the processing of applications; and 3) provide the fastest turnaround time possible in determining application completeness.
 - **Require Affordable Housing in Market Rate Residential Projects Located in the Redevelopment Area.** 15% of the units located in new residential developments within in the Redevelopment Project Area must be affordable, and of those units, 40% must be affordable to very low-income households. The City's primary intent is the construction of units on-site. If this is not practical, the City will consider other alternatives of equal value, such as in-lieu fees, construction of units off-site, donation of a portion of the property for future non-profit housing development, etc.

Target: The construction or approval of at least 288 units between 1999 and June, 2006.

Responsible Agency: Pinole Community Development Department, Pinole Redevelopment Agency, non-profit and for-profit housing developers.

Funding Source: Pinole Redevelopment Agency

- 2. Repayment of Deferred Housing Set Aside Funds (HIP-10).** Make up deferral of Redevelopment Agency Housing Set Aside funds from tax increment funding.

Target: \$100,000 annually

Responsible Agency: Pinole Redevelopment Agency.

Funding Source: Pinole Redevelopment Agency

- 3. Second Unit Ordinance (HIP-11).** The City will provide information on the ordinance at City Hall and on its website, and consider the development of demonstration projects. In addition, the City will review and modify the Second Dwelling Unit Ordinance in regard to development requirements including:

- Establishment of second units as a permitted "use by right" when the single family lot, primary structure and second unit meet all of the zoning and building development standards established for the zoning district in which they are located, and adequate traffic safety and parking is available.
- Review of parking requirements and impact fees to encourage the creation of second units and reduce constraints. Fee waivers should be used when a second unit will provide long-term very low or low income housing. Off-site or reduced parking should be considered within one-quarter mile of a transit route.

Target: Amendment of the ordinance by December, 2003. 5 new second units between 1999 and June, 2006.

Responsible Agency: Pinole Redevelopment Agency; Pinole Community Development Department; Homeowners.

- 4. Homebuyer Programs (HIP-12).** Continue to support the Agency's First Time Homebuyer Program and the East Bay Delta Lease to Purchase Program. Specific actions should include: (a) pamphlets on the programs available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements.

Target: 15 units between 1999 and June, 2006.

Responsible Agency: Pinole Community Development Department; Pinole Redevelopment Agency; East Bay Delta Housing and Finance Agency; Contra Costa County Community Development Department; Lending Institutions.

Funding Source: Pinole Redevelopment Agency

- 5. BMR Regulations (HIP-13).** Develop and implement rental (45 years) and resale (55 years) restrictions for low-and moderate-income units assisted or constructed by the Redevelopment Agency to assure that these units remain at an affordable price level as they are developed, occupied, and turned over. Encourage the monitoring of federal and state subsidized projects by continuing to work with the Contra Costa Housing Authority.

Target: Ongoing

Responsible Agency: Pinole Community Development Department; Pinole Redevelopment Agency, Contra Costa Housing Authority.

- 6. Technical Assistance to Housing Developers (HIP-14).** The City and its Redevelopment Agency will provide technical assistance to developers to encourage provision of affordable housing that are consistent with City goals. Assistance could include planning meetings, expedited plan review and permitting, and facilitation of neighborhood meetings.

Target: Ongoing.

Responsible Agency: Pinole Community Development Department; Pinole Redevelopment Agency.

7. **Accessible Units for the Physically Disabled (HIP-15).** The City will facilitate programs and projects that meet Federal, State and local requirements to provide accessibility for the physically disabled in residential units and will promote affordable accessible housing for the physically disabled. The City will encourage accessible units in all new projects; additionally, where outside funding is involved, the City will insure compliance with funding agency requirements for units accessible to the physically disabled. The City will provide technical assistance in structuring the accessible units to best fit City needs and any additional program funding criteria.

Target: 5% of the units built or approved between 1999 and June, 2006 should be adaptable for the physically disabled.

Responsible Agency: Pinole Community Development Department; Building Division.

8. **Housing for the Homeless (HIP-16).** Contribute a portion of the Housing Set Aside fund to non-profit agencies involved in providing housing for the homeless. An example would be Shelter Incorporated. Focus efforts on finding opportunities to provide housing for families at risk.

Target: Annually.

Responsible Agency: Pinole Redevelopment Agency; Pinole Community Development Department.

Funding Source: Pinole Redevelopment Agency & City of Pinole

9. **Prevention of Housing Discrimination (HIP-17).** The City will take all appropriate actions when necessary to prevent discrimination in the housing market and provide information on fair housing laws. The Community Development Department shall be the responsible City department for referring questions concerning affordable housing and fair housing to appropriate departments or agencies. Staff will distribute fair housing pamphlets provided by agencies and coordinate with other groups. Information will also be made available on the City's website.

Target: Ongoing.

Responsible Agency: Pinole Community Development Department.

10. **Develop Multi-Family Sites at Medium and High Densities (HIP-18).** The City will strive to protect the supply and availability of multifamily housing sites for affordable housing preventing the development of medium and higher density sites with lower densities. To that end, the Zoning Ordinance should be modified to include minimum densities.

Target: December, 2003

Responsible Agency: Pinole Community Development Department

11. **Develop Reasonable Accommodation Policies and Procedures (HIP-19).** The City will further analyze existing land use controls, building codes and permit and processing procedures to determine the constraints they impose on the development, maintenance, and improvement of housing intended for persons with disabilities. Based on its finding, the City will develop a policy for reasonable accommodation in the application of zoning laws and permitting by persons with disabilities. The policy shall include a procedure for requesting accommodations, timelines for processing requests and appeals, criteria for determining whether a requested accommodation is reasonable, and ministerial approval for minor requests.

Target: December, 2003

Responsible Agency: Pinole Community Development Department

- 12. Multi-Family Use Permit Ordinance (HIP-20).** The issuance of use permits for multi-family developments in all residential zones shall be reviewed to determine if this is a redundant step in the review process. Changes to the zoning ordinance will be implemented as appropriate to streamline the review process.

Target: December, 2004

Responsible Agency: Pinole Community Development Department

Appendix A. Housing Element Mailing List

Affordable Housing Associates
Association of Bay Area Governments
Association of Homeless and Housing Service Providers
Bay Area Air Quality Management District
Bay Area Council
Bay Area Legal Aid
Bay Area Rapid Transit District
BRIDGE Housing Corporation
California Housing Partnership
Christian Church Homes
Contra Costa County Community Development Department
Contra Costa County Health Services Department
East Bay Housing Organization
East Bay Municipal Utility District
East Bay Regional Park District
Ecumenical Association for Housing
Eden Housing, Inc.
Greenbelt Alliance
Habitat for Humanity
Home Builders Association
Pinole Chamber of Commerce
Pinole Library
Pinole Senior Foundation
Resources for Community Development
San Francisco Bay Conservation and Development Commission
Sierra Club
St. Joseph's AIDS Hospice
Supervisor Gayle Uilkema
Urban Ecology
West Contra Costa Board of Realtors
West Contra Costa County Transportation Advisory Committee
West Contra Costa Integrate Waste Management Authority
West Contra Costa Unified School District
West County Times
West County Wastewater District

Appendix A: Housing Element Policy List

1. Housing Element Policy List	1
2. Housing Element Policy List	2
3. Housing Element Policy List	3
4. Housing Element Policy List	4
5. Housing Element Policy List	5
6. Housing Element Policy List	6
7. Housing Element Policy List	7
8. Housing Element Policy List	8
9. Housing Element Policy List	9
10. Housing Element Policy List	10
11. Housing Element Policy List	11
12. Housing Element Policy List	12
13. Housing Element Policy List	13
14. Housing Element Policy List	14
15. Housing Element Policy List	15
16. Housing Element Policy List	16
17. Housing Element Policy List	17
18. Housing Element Policy List	18
19. Housing Element Policy List	19
20. Housing Element Policy List	20
21. Housing Element Policy List	21
22. Housing Element Policy List	22
23. Housing Element Policy List	23
24. Housing Element Policy List	24
25. Housing Element Policy List	25
26. Housing Element Policy List	26
27. Housing Element Policy List	27
28. Housing Element Policy List	28
29. Housing Element Policy List	29
30. Housing Element Policy List	30
31. Housing Element Policy List	31
32. Housing Element Policy List	32
33. Housing Element Policy List	33
34. Housing Element Policy List	34
35. Housing Element Policy List	35
36. Housing Element Policy List	36
37. Housing Element Policy List	37
38. Housing Element Policy List	38
39. Housing Element Policy List	39
40. Housing Element Policy List	40
41. Housing Element Policy List	41
42. Housing Element Policy List	42
43. Housing Element Policy List	43
44. Housing Element Policy List	44
45. Housing Element Policy List	45
46. Housing Element Policy List	46
47. Housing Element Policy List	47
48. Housing Element Policy List	48
49. Housing Element Policy List	49
50. Housing Element Policy List	50
51. Housing Element Policy List	51
52. Housing Element Policy List	52
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54. Housing Element Policy List	54
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59. Housing Element Policy List	59
60. Housing Element Policy List	60
61. Housing Element Policy List	61
62. Housing Element Policy List	62
63. Housing Element Policy List	63
64. Housing Element Policy List	64
65. Housing Element Policy List	65
66. Housing Element Policy List	66
67. Housing Element Policy List	67
68. Housing Element Policy List	68
69. Housing Element Policy List	69
70. Housing Element Policy List	70
71. Housing Element Policy List	71
72. Housing Element Policy List	72
73. Housing Element Policy List	73
74. Housing Element Policy List	74
75. Housing Element Policy List	75
76. Housing Element Policy List	76
77. Housing Element Policy List	77
78. Housing Element Policy List	78
79. Housing Element Policy List	79
80. Housing Element Policy List	80
81. Housing Element Policy List	81
82. Housing Element Policy List	82
83. Housing Element Policy List	83
84. Housing Element Policy List	84
85. Housing Element Policy List	85
86. Housing Element Policy List	86
87. Housing Element Policy List	87
88. Housing Element Policy List	88
89. Housing Element Policy List	89
90. Housing Element Policy List	90
91. Housing Element Policy List	91
92. Housing Element Policy List	92
93. Housing Element Policy List	93
94. Housing Element Policy List	94
95. Housing Element Policy List	95
96. Housing Element Policy List	96
97. Housing Element Policy List	97
98. Housing Element Policy List	98
99. Housing Element Policy List	99
100. Housing Element Policy List	100

Appendix B. Units at Risk of Conversion

Subsidy Program	Federal Resources	State and Local Resources	Program Not Used	Units Not At Risk in 10-Year Inventory
FEDERAL PROGRAMS				
HUD Programs: Eligible to Opt Out of Subsidy Contract				
Section 8 Project-Based Rental Assistance			✓	
Section 8 New Construction				✓
Section 8 Substantial or Moderate Rehabilitation				✓
Section 8 Property Disposition (Subsidy to save troubled projects)			✓	
Section 8 Loan Management Set-Aside (LMSA)			✓	
Section 101 Rent Supplements			✓	
HUD Programs Eligible to Prepay:				
Section 213 Cooperative Housing Insurance			✓	
Section 221(d)(3) BMIR Mortgage Insurance			✓	
Section 236 Interest Reduction Payment			✓	
Section 202 Elderly & Disabled or 202 Elderly			✓	
Section 811 Disabled				✓
FmHA Section 515 Rural Rental Housing (Now Rural Housing Services)			✓	
STATE & LOCAL PROGRAMS			✓	
Community Development Block Grant (CDBG)				✓
Redevelopment Agency Programs				✓
State & Local Mortgage Revenue Bond Programs			✓	
Local In-Lieu or Inclusionary Programs				✓
Density Bonus/Direct Assistance			✓	

Appendix B. Units in Plan of Commission

Unit Title	Unit Number	Unit Credits	Unit Description
Introduction to the Commission	1	1	Introduction to the Commission and its role in the community.
History of the Commission	2	1	History of the Commission and its role in the community.
Structure of the Commission	3	1	Structure of the Commission and its role in the community.
Functions of the Commission	4	1	Functions of the Commission and its role in the community.
Membership of the Commission	5	1	Membership of the Commission and its role in the community.
Responsibilities of the Commission	6	1	Responsibilities of the Commission and its role in the community.
Relationships of the Commission	7	1	Relationships of the Commission and its role in the community.
Role of the Commission	8	1	Role of the Commission and its role in the community.
Impact of the Commission	9	1	Impact of the Commission and its role in the community.
Future of the Commission	10	1	Future of the Commission and its role in the community.
Conclusion	11	1	Conclusion of the Commission and its role in the community.
Appendix A	12	1	Appendix A of the Commission and its role in the community.
Appendix B	13	1	Appendix B of the Commission and its role in the community.
Appendix C	14	1	Appendix C of the Commission and its role in the community.
Appendix D	15	1	Appendix D of the Commission and its role in the community.
Appendix E	16	1	Appendix E of the Commission and its role in the community.
Appendix F	17	1	Appendix F of the Commission and its role in the community.
Appendix G	18	1	Appendix G of the Commission and its role in the community.
Appendix H	19	1	Appendix H of the Commission and its role in the community.
Appendix I	20	1	Appendix I of the Commission and its role in the community.
Appendix J	21	1	Appendix J of the Commission and its role in the community.
Appendix K	22	1	Appendix K of the Commission and its role in the community.
Appendix L	23	1	Appendix L of the Commission and its role in the community.
Appendix M	24	1	Appendix M of the Commission and its role in the community.
Appendix N	25	1	Appendix N of the Commission and its role in the community.
Appendix O	26	1	Appendix O of the Commission and its role in the community.
Appendix P	27	1	Appendix P of the Commission and its role in the community.
Appendix Q	28	1	Appendix Q of the Commission and its role in the community.
Appendix R	29	1	Appendix R of the Commission and its role in the community.
Appendix S	30	1	Appendix S of the Commission and its role in the community.
Appendix T	31	1	Appendix T of the Commission and its role in the community.
Appendix U	32	1	Appendix U of the Commission and its role in the community.
Appendix V	33	1	Appendix V of the Commission and its role in the community.
Appendix W	34	1	Appendix W of the Commission and its role in the community.
Appendix X	35	1	Appendix X of the Commission and its role in the community.
Appendix Y	36	1	Appendix Y of the Commission and its role in the community.
Appendix Z	37	1	Appendix Z of the Commission and its role in the community.

Appendix C. SB520 Analysis Questions

Over-arching and General

- Does the locality have any processes for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws?

No.

- Describe the process for requesting a reasonable accommodation?

Not applicable.

- Has the City made any efforts to remove constraints on housing for persons with disabilities, such as accommodating procedures for the approval of group homes, ADA retrofit efforts, an evaluation of the zoning code for ADA compliance or other measures that provide flexibility?

The Redevelopment Agency has made loan and grant funding available to low and moderate income households for ADA retrofit improvements through its Residential Rehabilitation Program.

The Redevelopment Agency and the City have each contributed \$25,000 annually (\$50,000 total) for the past two years for ADA sidewalk improvements. These improvements, which include curb ramps and sidewalk extensions, are nearly complete within the Redevelopment Project Area. Funding will continue until improvements are complete throughout the City.

No other efforts have been made.

- Does the City make information available about requesting a reasonable accommodation with respect to zoning, permit processing, or building laws?

No.

Zoning / Land Use

- Has the City reviewed all of its zoning laws, policies and practices for compliance with fair housing law?

No.

- Are residential parking standards for persons with disabilities different from other parking standards? Does the city have a policy or program for the reduction of parking requirements for special needs housing if a project proponent can demonstrate a reduced need for parking?

Single family parking standards do not vary for persons with disabilities.

In the past, the City has used the zoning variance process to grant parking reductions for multiple-family and/or mixed-use projects that demonstrate a reduced need for parking. For example, the 19-unit fully accessible, HIV/AIDS project by Resources for Community Development requested and received a parking variance to reduce the number of required spaces from 48 to 39.

- Does the City restrict the siting of group homes? How does this effect the development and cost of housing?

Licensed group homes with fewer than seven beds are permitted by right within all of the City's residential zones. Group homes with seven or more beds are conditionally permitted in all of the City's residential zones.

- What zones allow groups homes other than those residential zones covered by state law. Are group homes over six persons also allowed?

Group homes are also conditionally permitted in combining zones, such as Mixed Use and Planned Development zones, as a result of the residential zoning component of each of those zones.

- Does the City have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families? Do the occupancy standards comply with Fair Housing Laws?

No.

- Does the land use element regulate the siting of special need housing in relationship to one another? Specifically, is there a minimum distance required between two (or more) special needs housing?

The City has no siting requirements other than those dictated by state law. Per state law, Community Care Facilities of the same type can not be located within 300 feet of one another.

Permits and Processing

- How does the City process a request to retrofit homes for accessibility (i.e., ramp request)?

All ADA retrofit requests are processed in the same manner as other types of improvements requiring building and/or planning permits.

- Does the City allow group homes with fewer than six persons by right in single-family zones? What permits, if any, are required?

Yes, licensed facilities with six or fewer persons are allowed by right in all residential zones. No permits are required.

- Does the City have a set of particular conditions or use restrictions for group homes with greater than 6 persons? What are they? How do they effect the development of housing for persons with disabilities?

The City has no particular conditions or use restrictions for group homes. Any conditions would be project/site specific, and would be determined during the conditional use permit approval process.

- What kind of community input does the City allow for the approval of group homes? Is it different than from other types of residential development?

Because homes with 6 or fewer persons are allowed by right, there is no community input. For group homes for which a conditional user permit is required (7 or more persons), a public hearing would be held and residents within a 300 foot radius of the proposed home would be notified.

- Does the City have particular conditions for group homes which will be providing services on-site? How may these conditions affect the development or conversion of residences to meet the needs of persons with disabilities?

Again, the City has no particular conditions or use restrictions for group home of any kind. Any restrictions would be determined during the conditional use permit approval process.

Building codes

- Has the City adopted the Uniform Building Code? What year? Has the City made amendments that might diminish the ability to accommodate persons with disabilities?

The City adopted the 1997 Uniform Building Code, and has made no amendments.

- Has the City adopted any universal design elements in the building code?

No.

- Does the city provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?

No, the City has not adopted any accommodation procedures for persons with disabilities in the enforcement of building codes and the issuance of building permits.

Accessibility/Design Issues

- Has the locality reviewed and approved architectural designs, platting, sidewalks, curb cuts, etc. to ensure compliance?

Yes, all plans submitted for planning and building approval are reviewed for ADA compliance.

- Will local government conduct on-site review during construction to ensure compliance with designs as submitted?

Yes. Building inspections are routinely completed for all building permits.

- Is there a mechanism to review and bring into compliance any builder not following requirements of ADA or the Fair Housing Act?

Routine inspections are carried out for all building permits. If a builder is found to be out of compliance with the approved plans, he or she is made to stop work and remedy the violation. In addition, compliance with project specific conditions must be met prior to issuance of occupancy certificates.

- Is retro-fitting required when a builder is found to be in non-compliance?

Yes.

- What unit of government oversees compliance with the Fair Housing Act for new construction, substantial rehabilitation, remodeling of commercial and multi-family housing, etc.?

All documents related to projects carried out or funded by the City and/or Agency contain fair housing/equal opportunity language, and enforcement is carried out by the Community Development Department. If the City were to discover discriminatory language and/or practices in the course of project review, a report would be made to the Department of Housing and Urban Development.

THE HISTORY OF THE UNITED STATES

The history of the United States is a story of growth and change. It begins with the first settlers and continues through the present day. The story is one of a nation that has grown from a small colony to a great power.

The first settlers came to the United States in search of a better life. They found a land of opportunity and a place where they could build a new society. The settlers were brave and determined, and they made the United States what it is today.

The United States has a long and rich history. It has been a land of freedom and opportunity for many generations. The United States has made many contributions to the world, and it continues to do so today.

The United States is a land of diversity. It is a place where people from all over the world have come to live and work. The United States is a place where everyone has the chance to make a better life for themselves.

The United States is a land of hope. It is a place where the future is bright and the possibilities are endless. The United States is a place where everyone can dream and achieve their dreams.

The United States is a land of progress. It is a place where new ideas are born and new discoveries are made. The United States is a place where the future is being built.

The United States is a land of peace. It is a place where people live in harmony and where there is no war. The United States is a place where everyone has the right to live in peace.

The United States is a land of justice. It is a place where everyone is treated fairly and where the law is the same for everyone. The United States is a place where justice is served.

The United States is a land of freedom. It is a place where everyone has the right to live as they see fit. The United States is a place where freedom is a way of life.

The United States is a land of opportunity. It is a place where everyone has the chance to make a better life for themselves. The United States is a place where opportunity is a way of life.

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The United States is a land of peace. It is a place where people live in harmony and where there is no war. The United States is a place where peace is a way of life.

Appendix D. Available Multi Family Sites

LOCATION	ACRES	MINIMUM DENSITY	MAXIMUM DENSITY	RECOMMENDED DENSITY	ZONING	GENERAL PLAN	VACANT (V) / UNDERUTILIZED (U)	ZONING UPDATE REQUIRED	POTENTIAL SITES FOR VERY LOW & LOW HOUSING UNITS
GATEWAY	9.840	118	118	118	C3	C/MDR	U	N	
901 SAN PABLO AVE	1.680	20	20	20	R4	C	U	N	✓
1072 SAN PABLO AVE	1.475	21	36	24	C3	MU	U	Y	✓
825 SAN PABLO AVE	0.237	0	0	0	C3	NC	U	N	
850 SAN PABLO AVE (03)	1.876	61	115	100	M2	MU	U	Y	
850 SAN PABLO AVE (02)	0.134	46	86	60	R4	MU/OS	U	Y	✓
850 SAN PABLO AVE (01)	0.920	7	13	7	R4	MDR	U	Y	✓
870 SAN PABLO AVE	0.660	5	9	5	C3	MU	U	Y	
1106 SAN PABLO AVE	0.659	10	16	12	C2	MU	U	Y	✓
815 SAN PABLO AVE	0.198	1	4	4	MU	MU	U	N	
BUENA VISTA DR	2.564	20	41	20	MU	MU	U	N	
760 SAN PABLO AVE	1.039	10	20	16	M2	MU	U	Y	
759 SAN PABLO AVE	2.480	19	37	24	R4	MDR	V	Y	
ALHAMBRA VALLEY RD	2.50	2	14	4	R1	LDR	V	N	
SAN PABLO AVE	0.218	2	4	2	C1	MU	V	Y	
SAN PABLO AVE	0.733	5	10	6	C2	MDR	V	Y	
1230 SAN PABLO AVE	0.349	2	5	4	C2	MU	V	Y	✓
1508 SAN PABLO AVE	0.122	1	1	1	C2	MU	V	Y	
1167 ENCINA AVE	0.240	4	6	4	C2	MU	V	Y	
APPIAN WAY	1.631	2	4	3	C2	MU	V	Y	
APPIAN WAY	0.432	3	6	3	C2	MU	V	Y	
267 APPIAN WAY	0.599	1	2	2	C2	MU	V	Y	
811 SAN PABLO AVE	0.606	9	15	12	C3	MU	V	Y	
1383 SAN PABLO AVE	0.135	2	3	2	C3	MU	V	Y	
SAN PABLO AVE	0.105	1	2	1	C3	MU	V	Y	
2685 APPIAN WAY	1.000	1	2	2	PD	MU	V	Y	
SAN PABLO AVE	0.446	3	6	4	PD	MU	V	Y	
SAN PABLO AVE	0.757	5	11	8	PD	MU	V	Y	
SAN PABLO AVE	0.114	1	2	1	R3	MU	V	Y	
PEACH ST	0.115	1	1	1	R3	MDR	V	N	
ROBLE AVE	0.230	1	1	1	R3	LDR	V	Y	
DONEGAL RD	0.150	1	2	2	R4	MDR	V	Y	
DONEGAL RD	0.647	3	9	6	R4	MDR	V	Y	
TOTALS:	35	391	623	479					

Appendix E. Available Single Family Sites

ADDRESS	ACRES	MINIMUM DENSITY	MAXIMUM DENSITY	RECOMMENDED DENSITY	ZONING	GENERAL PLAN	VACANT / UNDERUTILIZED	ZONING UPDATE REQUIRED
BAY VIEW FARM RD	0.526	1	3	3	PD	LDR	VACANT	N
HAZEL ST	0.560	1	3	3	R1	LDR	VACANT	N
PINON AVE ADDRESSES	8.310	6	45	25	R1	LDR	VACANT	N
PRIMROSE LN	0.597	1	1	1	R1	LDR	VACANT	N
BUENA VISTA DR	0.260	1	1	1	R1	LDR	VACANT	N
NOB HILL AVE ADDRESSES	0.499	3	4	4	R1	LDR	VACANT	N
2528 BRANDT CT	0.444	1	1	1	R1	LDR	VACANT	N
2532 BRANDT CT	0.610	1	1	1	R1	LDR	VACANT	N
1169 PINOLE VALLEY RD	0.115	1	1	1	R1	LDR	VACANT	N
RANCHO N RD ADDRESSES	9.092	16	16	16	R1	LDR	VACANT	N
2689 BOX CANYON RD	0.344	1	1	1	R1	LDR	VACANT	N
NO ADDRESS	1.299	1	1	1	R1	LDR	VACANT	N
3749 CAROL ST	5.881	1	1	1	R1	LDR	VACANT	N
ELLERHORST ST ADDRESSES	0.292	2	2	2	R1	LDR	VACANT	N
HENRY AVE	2.479	1	1	1	R1	LDR	VACANT	N
2ND AVE	0.132	1	1	1	R1	LDR	VACANT	N
BELDEN ST	0.253	1	1	1	R1	LDR	VACANT	N
LAUREL AVE	0.795	6	12	6	R1	MDR	VACANT	Y
APPIAN WAY	0.222	3	5	3	R1	MU	VACANT	Y
SILVERADO ADDRESSES	11.490	3	9	5	PD	SR	VACANT	N
BRAZIL CT	40.264	3	3	3	PD	SR	VACANT	N
2722 MENDOCINO DR	0.600	1	1	1	PD	SR	VACANT	N
LASSEN WAY	0.792	1	1	1	PD	SR	VACANT	N
SOBRANTE AVE ADDRESSES	4.777	4	4	4	R1	SR	VACANT	Y
5705 SOBRANTE AVE	0.218	1	1	1	R1	SR	VACANT	Y
NO ADDRESS	0.225	1	1	1	R1	SR	VACANT	Y
PFEIFFER LN	2.860	1	1	1	R1	SR	VACANT	Y
DUNCAN CANYON	36.430	2	17	10	SR	SR/OS	VACANT	N
TOTALS:	130	66	139	100				

Figure 1. The effect of the treatment on the growth of the fish.

Treatment	Initial weight (g)	Final weight (g)	Weight gain (g)	Survival (%)	Feed conversion ratio	Water quality parameters
Control	100	150	50	95	1.5	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T1	100	160	60	98	1.4	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T2	100	170	70	99	1.3	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T3	100	180	80	100	1.2	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T4	100	190	90	100	1.1	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T5	100	200	100	100	1.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T6	100	210	110	100	0.9	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T7	100	220	120	100	0.8	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T8	100	230	130	100	0.7	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T9	100	240	140	100	0.6	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T10	100	250	150	100	0.5	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T11	100	260	160	100	0.4	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T12	100	270	170	100	0.3	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T13	100	280	180	100	0.2	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T14	100	290	190	100	0.1	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T15	100	300	200	100	0.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T16	100	310	210	100	0.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T17	100	320	220	100	0.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T18	100	330	230	100	0.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T19	100	340	240	100	0.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2
T20	100	350	250	100	0.0	pH 7.5, DO 5.0, NH ₃ 0.5, NO ₂ 0.2

Appendix F. Financial Resources

Federal Resources

- (a) *Community Development Block Grant Program (CDBG).* CDBG is the largest federal housing-related program for affordable housing. It is a "pass-through" program that allows local governments to use federal funds to alleviate poverty and blight. CDBG funds are used for a variety of housing efforts including activities aimed at reducing costs for private development (helping fund site acquisition, improvement, and other soft costs); housing acquisition and rehabilitation through short and long-term loans, grants or loan guarantees; direct payment of rent or mortgage and housing counseling services; and fair housing activities. CDBG funds are best used in combination with other subsidy sources or to provide pre-development funding to initiate housing development. CDBG funds are used to help support implementation of the Contra Costa Homeless Continuum of Care Plan, providing programs and services for homeless individuals and families, people at-risk of homelessness, and other special needs groups.
- (b) *HOME Investment Partnership Act.* HOME, like CDBG, is a formula-based block grant program. HOME funds must be spent only on housing and are intended to provide incentives for the acquisition, construction and rehabilitation of affordable rental and home ownership. HOME requires local governments to provide matching funds, though the matching ratio depends on the specific uses to which HOME funds are to be applied. The federal-to-local matching ratio for tenant assistance is currently 4-to-1, while the match for rental construction is 2-to-1. HOME funds in West Contra Costa are channeled through the Contra Costa County HOME Investment Partnership program.
- (c) *Section 8 Assistance.* Although this long-standing federal assistance program is not expected to increase in size or scope, it remains an important program for helping to fill the gap between household income and housing costs. Section 8 assistance in Pinole is administered by the Contra Costa County Housing Authority.
- (d) *Low Income Housing Tax Credits (LIHTC).* The LIHTC program is a large federal and state housing subsidy program that provides substantial financing for the development of affordable housing. It provides tax credits to the private sector for the construction or acquisition and rehabilitation of very affordable rental housing. These tax credits are crucial to the success of affordable housing developers, who sell credits directly to corporations and private investors or receive the equity from one of a number of investment entities now making tax credits available.

To be eligible for a tax credit, 20% of the units in a housing development must rent to very low income households earning less than 50% of area median incomes, or 40% of the units must rent for incomes under 60% of the median. California law also requires that developments retain these levels of affordability for at least 55 years.

Both federal and state tax credit programs are administered by the State Treasurer's Office through the California Tax Credit Allocation Committee (CTCAC), which allocates the available credits to projects statewide. TCAC administers two LIHTC programs: the 9% (for projects with no federal subsidy) and the 4% credit programs (for projects with federal subsidies and more than 50% of financing through tax-exempt bonds). The 9% credit program, which has limited funds and is highly competitive, awards credits based on a combination of formula and competition so that those meeting the highest housing priorities have first access to credits. The 4% program has no funding limit but is available only with projects that have an allocation of Mortgage Revenue Bonds. It also has limited funds, but is less competitive than the 9% program. Funds raised from the sale of 4% credits typically cover 20-30% of project costs. Generally the maximum credit allocation is the amount needed to fill the financing shortfall, and the amount

needed is determined at least thrice: at the time of application, at the time of allocation, and when placed-in-service.

To be successful, tax credit projects require an additional subsidy which can include no or low-cost land, local government contributions, or density bonuses and other concessions. While the utilization of the tax credits depends primarily on the project's developer, local government must work with the developer to identify other strategies and subsidy sources that are appropriate with tax credits and provide the additional subsidies usually required to make them work. Collaboration between the developer and the local government often with the help of a professional specializing in tax credits and other financial tools is the key to a successful tax credits program.

Other programs that are offered through federal agencies include *Housing for Persons with AIDS (HOPWA)*, the *Elderly Housing Program (Section 202)*, the *Housing for the Disabled Program (Section 811)*, and a variety of FHA administered rental programs. Like Section 8, most of these programs are not projected to increase in size or scope in the foreseeable future.

State Resources

- (a) *The California Debt Limit Allocation Committee (CDLAC)*. CDLAC, an agency within the Treasurer's Office, is responsible for overseeing private bond issuances.
- (b) *The California Tax Credit Allocation Committee*. CTCAC, also an agency within the Treasurer's Office, is responsible for allocating federal and state tax credits that are crucial to the construction and rehabilitation of affordable housing developments. See the discussion of Low Income Housing Tax Credits on the preceding page.
- (c) *California Housing Finance Agency (CHFA)*. CHFA offers a variety of programs to fund new construction and resale of single-family housing for first-time homebuyers. The 501(c)(3) Preservation Mortgage Program, for example, allows the mortgage to be used as acquisition financing for projects that employ tax-exempt bonds and tax credits. CHFA also provides permanent financing for new apartments and subsidizes certain projects through its Housing Assistance Trust, a flexible source of state funds that can offer deferred loans to cover negative cash flows in projects where at least half of the units are for low-income households.
- (d) *Department of California Housing and Community Development*. HCD is responsible for administering federal funds for non-entitlement jurisdictions and for various State programs funded through housing bonds. In the past decade there have been no new housing bonds. However, with passage of the Multifamily Housing Assistance Program, a substantial source of funds will be made available to assist in the construction of new rental housing.

HCD's Clearinghouse for Affordable Housing and Community Development Finance is an excellent source of information on over 200 housing programs offered by the federal and state government, private lenders and foundation grants. It can be accessed on-line at <http://www.hcd.ca.gov/clearinghouse>. The database specifies applicants and counties served by each program. It can be searched by types of assistance (which includes construction/rehabilitation loans, down-payment assistance, rental subsidies or predevelopment/interim finance); and activities funded (which includes acquisition, preservation of affordable housing, new-for sale housing, purchase assistance, rehabilitation of apartments, group homes and transitional housing amongst others).

- (e) *Proposition 46*. Proposition 46 is the Housing and Emergency Shelter Trust Fund Act of 2002, a \$2.1 billion dollar bond measure that was passed by the voters in California in November, 2002. The bond provides millions of dollars to help fund the construction, rehabilitation and preservation

of affordable rental housing, emergency shelters and homeless facilities, as well as funds that can be used to provide downpayment assistance to low and moderate income first-time homebuyers. Seniors, families with children, teachers, disabled persons, veterans and working people will benefit from the bond.

Local Resources

- (a) *Mortgage Credit Certificates.* This federally created but locally run program assists first-time homebuyers in qualifying for mortgages. The IRS allows eligible homebuyers with a Mortgage Credit Certificate (MCC) to take 20% of their annual mortgage interest as a dollar-for-dollar tax credit against their federal personal income tax. This enables first-time buyers to qualify for a larger mortgage than otherwise possible, and can thus bring homeownership within their reach.

Mortgage Credit Certificates (MCCs) in Pinole are administered by the Contra Costa County Community Development Department and serve qualified low- and moderate-income first-time homebuyers. MCCs can be used in conjunction with financial assistance provided by the City through its First Time Homebuyer's Program. Certain price limits and resale requirements apply. Authority for the issuance of MCCs must be obtained from the California Debt Limit Allocation Committee (CDLAC) and use of MCCs involves forfeiting some mortgage revenue bond funding authority.

- (b) *East Bay-Delta Lease-Purchase Homeownership Program.* Nine municipalities, including Contra Costa County, have joined together to form the East Bay-Delta Housing and Finance Agency (East Bay-Delta). East Bay-Delta purchases homes on behalf of lease-purchasers and manages the lease agreements during the 38 month lease purchase period. Eligible households receive downpayment assistance and assume the loan at the end of the lease-purchase term. The Program is available in Pinole and is actively marketed by the City through its Agency.
- (c) *MTC Transportation for Livable Communities (TLC) Grant Program.* This program encourages redevelopment efforts which add housing and economic vitality to older business and community centers throughout the region. Projects that provide pedestrian, bicycle and transit links to these centers are a part of this program. MTC offers three kinds of financial assistance. Projects in the early or conceptual stage of their development are eligible for TLC planning grants, which are awarded to help sponsors refine and elaborate promising project ideas. Projects with completed plans are eligible for capital grants, which directly support construction and help turn plans into reality. The Housing Incentive Program offers incentives to cities and counties to increase the housing supply in areas where transportation infrastructure already exists.
- (d) *Redevelopment.* Redevelopment is a process created to assist city and county government in eliminating blight from a designated area, and to achieve desired development, reconstruction, and rehabilitation goals for the community. Redevelopment is one of California's most effective ways to breathe new life into deteriorated and blighted areas plagued by a variety of social, physical, environmental and economic conditions which act as a barrier to new investments by private enterprise. Redevelopment, under the California Community Redevelopment Law, is one of the last available processes which has the authority, scope, and financial means to provide the necessary stimulus to reverse deteriorating trends, remedy blight, and create a new image for many communities. Redevelopment is considered necessary in many communities because:
- a. deteriorating areas cannot pay their own way;
 - b. deteriorating areas become centers of poverty and crime;
 - c. there are no natural barriers to blight;
 - d. deterioration results in an economic drain on the community; and
 - e. a deteriorating area results in a negative image which can affect property values and development elsewhere in the community.

Redevelopment law requires redevelopment agencies to use at least twenty percent of their funds (Low and Moderate Income Housing Fund) to create affordable housing for people of low or moderate incomes. Pinole has a very active Redevelopment Agency that has been very successful in maintaining and increasing the supply of affordable housing in the community. For example, redevelopment law requires the Agency to make and keep affordable 30% of all housing units that it develops or substantially rehabilitates. The Pinole Redevelopment Agency has accomplished this through affordability covenants and the monitoring of units on an annual basis. In addition, 15% of all units constructed or substantially rehabilitated in the project area by entities other than the Agency must be made affordable, and of those 40% must be made affordable to those with very low incomes. To date, this requirement has been met through the collection of in-lieu fees that are then used to supplement the Agency's own Housing Fund.

The following table details how the Agency's funds will be spent over the current planning period.

Pinole Redevelopment Agency Housing Budget 2002-2006

FISCAL YEAR	2002-2003	2003-2004	2004-2005	2005-2006
STARTING BALANCE	\$ 1,545,000	\$ 927,000	\$ 221,580	\$ 174,717
ANNUAL REVENUE				
20% Tax Increment (3% Growth)	\$ 1,220,000	\$ 1,256,600	\$ 1,294,298	\$ 1,333,127
Repayment of Low/Mod Obligation	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Investment Earnings	\$ 100,000	\$ 30,000	\$ 10,000	\$ 10,000
Assisted Living Center Lease Payments	\$ -	\$ 200,000	\$ 300,000	\$ 400,000
First Time Homebuyer Repayments	\$ 929,000	\$ 100,000	\$ 75,000	\$ 50,000
Principal/Interest Loan Payments	\$ 100,000	\$ 170,000	\$ 170,000	\$ 170,000
Total	\$ 2,449,000	\$ 1,856,600	\$ 1,949,298	\$ 2,063,127
TOTAL REVENUE	\$ 3,994,000	\$ 2,783,600	\$ 2,170,878	\$ 2,237,844
EXPENSES				
Debt Service	\$ 1,094,000	\$ 1,094,000	\$ 1,094,000	\$ 1,094,000
Housing Administration (3% Growth)	\$ 134,000	\$ 138,020	\$ 142,161	\$ 146,425
Total Expenses	\$ 1,228,000	\$ 1,232,020	\$ 1,236,161	\$ 1,240,425
Net Available for Projects/Programs	\$ 2,766,000	\$ 1,551,580	\$ 934,717	\$ 997,419
ON-GOING PROGRAMS/PROJECTS				
First Time Homebuyers	\$ 214,000	\$ 90,000	\$ 120,000	\$ 120,000
2850 Estates Avenue	\$ 110,000	\$ 40,000	\$ 40,000	\$ 40,000
Housing Rehabilitation	\$ 315,000	\$ 200,000	\$ 200,000	\$ 200,000
Rental Rehabilitation	\$ 200,000	\$ -	\$ -	\$ -
Total On-Going Programs/Projects	\$ 839,000	\$ 330,000	\$ 360,000	\$ 360,000
Net Available for Planned Projects	\$ 1,927,000	\$ 1,221,580	\$ 574,717	\$ 637,419
PLANNED PROJECTS*				
Land Acquisition/Site Development	\$ 1,000,000		\$ 400,000	\$ 400,000
Church Project - Low Income		\$ 500,000		
Church Project - Special Needs/Transitional		\$ 500,000		
Total Planned Projects	\$ 1,000,000	\$ 1,000,000	\$ 400,000	\$ 400,000
ENDING BALANCE	\$ 927,000	\$ 221,580	\$ 174,717	\$ 237,419

* It is assumed that Low and Very-Low Income Housing Projects require a development subsidy of between \$50,000 and \$70,000 per unit. Over the four year period the Agency will have \$2.9 million available. This will allow for the development of approximately 41 to 58 units of very low and low income housing.

** The Church Project is a potential cooperative project with the local Methodist church. The building site would allow for approximately 20 residential units. It is contemplated that 5 of these units would be for transitional housing with a focus on homeless families. Five units would be a sheltered home for developmentally disabled adults. These ten units would be very-low income. The remaining 10 units would be low income.

The accompanying notes are an integral part of these financial statements.

Assets		Liabilities and Equity	
Cash	\$ 100,000	Accounts Payable	\$ 50,000
Accounts Receivable	200,000	Notes Payable	100,000
Inventory	100,000	Long-Term Debt	200,000
Prepaid Expenses	50,000	Common Stock	1,000,000
Property, Plant, and Equipment	500,000	Retained Earnings	500,000
Goodwill	100,000		
Other Assets	50,000		
Total Assets	\$ 1,000,000	Total Liabilities and Equity	\$ 1,000,000

Income Statement	
Sales	\$ 1,000,000
Cost of Goods Sold	(400,000)
Gross Profit	600,000
Operating Expenses	(200,000)
Operating Income	400,000
Interest Expense	(50,000)
Income Before Taxes	350,000
Income Tax Expense	(70,000)
Net Income	\$ 280,000

Statement of Retained Earnings	
Retained Earnings, January 1, 1967	\$ 220,000
Net Income	280,000
Dividends Paid	(20,000)
Retained Earnings, December 31, 1967	\$ 480,000

Appendix G. Evaluation of Housing Programs

Table 6.15
Evaluation and Review of Housing Programs

<i>1995 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
(HIP 1) Fair Share Housing. The Land Use and Economic Development Element and Zoning Ordinance will be reviewed as needed to ensure that residential land use densities are sufficient to meet the City's regional fair share requirements for housing across the entire income spectrum.	☐ The Land Use and Economic Development Element of the General Plan and the Zoning Ordinance were reviewed and updated in 1995 to ensure consistency with the General Plan. ☐ No changes were made to the Zoning Ordinance, as existing residential densities were adequate to meet the City's fair share housing requirements.	☐ Delete and incorporate into other more specific programs in the updated element.
(HIP 2) Housing Element Update. After adoption of the current Housing Element Draft, the City will revise its Housing Element, consistent with State Law requirements and requirements of Measure C by 1995. The City may also update the Housing Element concurrently with the other elements of the General Plan to assure internal consistency and to incorporate significant data as appropriate from the 1990 Census. The Housing Element update will also review the effectiveness of the City's Housing Element, progress in implementation and the appropriateness of goals, objectives and policies.	☐ The Housing Element was updated in 1995.	☐ Program will continue in the updated housing element.
(HIP 3) Open Space Contributions (Housing). Require open space contributions when City funds are used to facilitate housing. Require open space contribution as part of the senior housing project.	☐ Open Space contributions have not been required when City or Agency funds are used to facilitate housing projects. However, non-Agency funded housing projects are required to pay Parkland Dedication and Growth Impact Fees that can be used for open space/park acquisition and the improvement of existing park and open space areas.	☐ Program will continue in the updated housing element.

(HIP 4) New Housing Construction. Review new housing projects (private and non-profit) and encourage those projects which meet the City's housing needs and are consistent with City goals and policies. The City will provide developers with the following incentives, as appropriate to the project: (1) structured development agreements and funding to coincide with other subsidy program funding criteria; (2) technical assistance in structuring the affordable housing program to best fit the needs of the City; and (3) use of tax increment funds, either up-front or over time, to assure that the City's fair share of regional housing need, particularly in the very low and low income categories, can be accommodated for all income groups. The City will continue to review and process development applications as they are received in a timely manner.	☐ The Redevelopment Agency has provided financial incentives to private and non-profit developers. These incentives have included loans, grants, short-term financing, public-private partnerships, and land write-downs. ☐ Examples of new housing projects which have benefited from the Agency's assistance are: 1. Pinole Senior Village, a 72-unit assisted living facility 2. Alvarez Court, a 19-unit project being constructed by Resources for Community Development (RCD), 3. a 24-unit mixed use project in Old Town Pinole.	☐ Program will continue in the updated housing element combined with HIP 12, 13, 18, & 22.
(HIP 5) Rehabilitation Loan Programs and Fair Housing Laws. Continue to support rehabilitation loan subsidy programs and provide information on fair housing laws. In cooperation with the Contra Costa County Community Development Department, the City will improve citizen awareness of rehabilitation loan subsidy programs and fair housing laws. Specific actions include: (a) housing pamphlets on the programs available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements. The City will also focus building code enforcement tied to the availability of rehabilitation loans for specific areas.	☐ During the past five years the Agency has provided more than 130 residential rehabilitation loans to low and moderate income households in Pinole. This far surpassed the previous element's target of 50 units. ☐ The City and Agency have provided the public with pamphlets on each of its housing programs including its First Time Homebuyer and Residential (single and multifamily) Rehabilitation Loan programs. ☐ The City also published articles in a city-wide newsletter, ran advertisements on local cable television, and targeted specific neighborhoods through mailings.	☐ Program will continue in the updated housing element with the following modifications: target specific needs such as accessibility improvements for disabled persons, code enforcement violation and energy efficiency improvements.
(HIP 6) Energy Conservation. Support and publicize energy conservation programs which provide assistance for energy conservation improvements. In cooperation with PG&E, the City will promote citizen awareness of energy conservation programs in concert with rehabilitation loan programs (HIP-5).	☐ The City has made information regarding energy conservation available to the public. ☐ In the past year, the guidelines for the Agency's Residential Rehabilitation Program were changed to allow funding to be used for energy conservation improvements. 6 Energy Conservation loans have been funded.	☐ Program will continue in the updated housing element with the following modifications: the Agency will promote PG&E's Energy Partners Program, which provides weatherization improvements at no cost to low income families, seniors, and disabled persons.

(HIP 7) Actions Related to Subsidized BMR Units. Monitor federally and locally subsidized rental projects and develop methods to maintain the subsidized units at their current affordability levels.	☐ The Agency has accomplished this through affordability covenants, on units that the Agency has developed or substantially rehabilitated, that remain in effect for a period of fifteen years. On an annual basis, the Agency monitors these units to ensure rents remain at the appropriate affordability levels. ☐ In addition, 15% of all units constructed or substantially rehabilitated in the project area by entities other than the Agency must be made affordable. To date, this requirement has been met through the collection of in lieu fees that are then used to supplement the Agency's Low/Mod Housing Fund. ☐ During the previous planning period, there were no federally or locally subsidized projects that were at risk of conversion.	☐ Program will continue in the updated housing element combined with HIP 9, & 10.
(HIP 8) Prevention of Housing Discrimination. The City will take all appropriate actions when necessary to prevent discrimination in the housing market. The Community Development Department shall be the responsible City department for referring questions concerning affordable housing and fair housing to appropriate departments or agencies. Staff will distribute fair housing pamphlets provided by agencies and coordinate with other groups.	☐ All housing programs that the Agency sponsors or participates in are equal opportunity, and are advertised as such. ☐ The Agency has made every effort to construct housing for special needs groups, such as disabled, low income, elderly, and those afflicted with HIV/AIDS, that are often the target of housing discrimination. ☐ The Residential Rehabilitation Program has provided services in neighborhoods of the City that are underserved.	☐ Program will continue in the updated housing element with the following modifications: make educational materials on the Fair Housing Act and the prevention of housing discrimination available to the public at City Hall and on the City's website.
(HIP 9) BMR Resale Regulations. Provide resale regulation of low- and moderate-income units and assure that these units remain at an affordable price level. Implement resale controls to assure that units remain affordable to low- and moderate-income households through appropriate provisions to control: (1) appreciation of the units; (2) resale mechanisms; and (3) potential abuses of tenancy requirements.	☐ The Agency has accomplished this through affordability covenants, on units that the Agency has either built or rehabilitated, that remain in effect for a period of either fifteen years or the life of the Agency. These covenants run with the property, rather than the owner, so that they remain in effect regardless of sale or transfer of the property. ☐ In addition, the Agency shares in the appreciation value of any homes purchased through its First Time Home Buyer Program. These monies are then returned to the Agency Low and Moderate Income Housing Fund where they can be used to further additional affordable housing projects.	☐ Program will continue in the updated housing element, combined with HIP 7 & 10, with the following modifications: future covenants will be restricted for rental and owner occupied housing units accordingly for 55 & 45 year periods.

(HIP 10) BMR Rental Regulations. Develop rental restrictions for BMR rental projects to assure that these units remain at an affordable price level as they are developed, occupied and turn over to new tenants.	☐ The Agency has accomplished this through affordability covenants, on units that the Agency has developed or substantially rehabilitated, that remain in effect for a period of either fifteen years or the life of the Agency. These covenants run with the property so that they remain in effect regardless of sale or transfer of the property. ☐ On an annual basis, the Agency monitors these projects to ensure rents remain at the appropriate affordability levels.	☐ Program will continue in the updated housing element, combined with HIP 7 & 9, with the following modifications: future covenants will be restricted for rental and owner occupied housing units accordingly for 55 & 45 year periods.
(HIP 11) BMR Eligibility Guidelines. Develop BMR Eligibility Guidelines based on the BMR eligibility policy (H4.11).	☐ This program was not implemented during the previous planning period. All below market rate units regulated by the Redevelopment Agency are solely income based, so no additional eligibility guidelines were necessary.	☐ Delete program, as current BMR eligibility guidelines are solely income based.
(HIP 12) Mixed Use Housing Incentives. Encourage mixed residential-commercial uses in areas consistent with the Land Use Plan once it is updated to increase housing opportunities through the following and other means, if appropriate: (1) increased densities; (2) use of Redevelopment Agency funds; (3) allowances for ground-floor retail; (4) inclusionary requirements; (5) shared parking; and (6) require the identification of specific parts of the master plan for housing. Revise ordinances to accommodate residential uses in appropriate areas.	☐ In 1996, the Parking Ordinance was revised to allow for a 50% reduction in parking requirements for mixed-use office/commercial residential projects. ☐ In 1997, the City adopted the Old Town Parking Overlay District that allows for shared parking between public and private projects, thereby making it easier to redevelop existing buildings into new mixed uses. ☐ The Agency has assisted in funding many mixed use projects, such as the Captain's Cottage, Pinole Hobby Shop at 2529 San Pablo Avenue (formerly All Safe Driving School), the Bistro at 2395 San Pablo Avenue, the C&H project at 815 San Pablo Avenue (formerly the Play Time Club), and the proposed Gozzano project at 2425 San Pablo Avenue. ☐ These mixed-use projects alone have contributed 38 units of housing, 13 of which are affordable.	☐ Program will continue in the updated housing element, combined with HIP 4, 13, 18, & 22.
(HIP 13) Redevelopment Agency (Housing). The Redevelopment Agency will use its unique powers to reduce the costs and expedite the construction or rehabilitation of low and moderate income housing through actions such as combining parcels for development, writing down land costs, etc. 20% of the Redevelopment Agency's tax increment will be set aside and used each year for development or rehabilitation of housing affordable to low and moderate income households.	☐ Since 1994, the Agency has either built, rehabilitated, or approved 489 housing units, 77% of which are income restricted. ☐ Since its inception, the Agency has destroyed only 10 units, none of which were income restricted. ☐ During the past five years the Agency has assisted 70 low and moderate-income first time homebuyers in the purchase of their first home. ☐ The Residential Rehabilitation Program has funded over 130 loans and grants to low and moderate-income households.	☐ Program will continue in the updated housing element, combined with HIP 4, 12, 18, & 22.

(HIP 14) Technical Assistance to Non-Profit Groups. The City will provide technical assistance to non-profit groups organized to encourage provision of affordable housing that are consistent with City goals.	☐ The City through its Redevelopment Agency has provided technical assistance to several non-profit groups to further the goal of creating affordable housing. These groups include Bridge Housing, for the construction of Pinole Grove Senior Housing project, Citizens Housing, for the rehabilitation of East Bluff Apartments for low-income residents, and Resources for Community Development, for the construction of the Alvarez Court project. ☐ Additionally, the Agency has provided technical expertise and funding to establish a local non-profit housing corporation, Pinole Assisted Living Communities, to serve as the developer of Pinole Senior Village, an assisted living facility specifically designed for those impaired by Alzheimer's and Dementia.	☐ Program will continue in the updated housing element.
(HIP 15) Housing Set Aside Fund. The City will seek funds from public and private sources for the City's Housing Set Aside Fund in addition to the Redevelopment Agency's Housing Set Aside Fund to achieve the City's housing goals.	☐ Due to the limited nature of City financial resources and the lack of vacant City land suitable for housing, the City has not been active in establishing a City Housing Set-Aside Fund. However, it has worked to facilitate new affordable housing construction through the collection of in-lieu housing fees from developers, participating in tax-exempt bond financing for new construction, and has continued to encourage the Pinole Redevelopment Agency to have an aggressive program in affordable housing rehabilitation and construction.	☐ Delete, as Housing Set Aside Fund program needs are adequately met through the Agency funded Housing Set Aside program.
(HIP 16) Accessible Units for the Physically Disabled. The City will facilitate programs and projects that meet Federal, State and local requirements to provide accessibility for the physically disabled in residential units and will promote affordable accessible housing for the physically disabled. The City will encourage accessible units in all new projects; additionally, where outside funding is involved, the City will insure compliance with funding agency requirements for units accessible to the physically disabled. The City will provide technical assistance in structuring the accessible units to best fit City needs and any additional program funding criteria.	☐ The Agency constructed Pinole Senior Village, a 72 unit assisted living facility that is nearly 75% affordable to moderate and low income seniors. Four of the units are completely accessible to those with physical disabilities, while several others were designed to accommodate those with vision and hearing impairments. ☐ The Agency has provided nearly one million dollars in funding to Resources for Community Development for the construction of the Alvarez Court project, a fully accessible and 100% affordable 19-unit project for those persons living with disabilities and/or HIV/AIDS. ☐ Through its Residential Rehabilitation Program, the Agency has offered grants and loans to lower income household for accessibility improvements in the home. To date, 7 such grants have been funded. ☐ In addition to increasing the number of accessible housing units, the Agency has made its Commercial Rehabilitation Program available to local businesses for the purpose of constructing accessibility improvements.	☐ Program will continue in the updated housing element.

(HIP 17) Home Mortgage Finance Program. Encourage project sponsors to apply for available Contra Costa County Home Mortgage Finance Program subsidies for first time homebuyers and other mortgage finance programs, as appropriate, by continuing the cooperative agreement with the County and by providing technical assistance on available programs and supporting data, structuring development agreements and other requirements to match program funding criteria, as appropriate and possible, and leveraging tax increment financing when possible.	☐ While the City/Agency has not been active in promoting the County's Home Mortgage Finance Program, the Agency developed its own First Time Homebuyer Program in 1995. Since its inception, the Agency has assisted 70 low and moderate-income households in the purchase of a first home.	☐ Program will continue in the updated housing element.
(HIP 18) Affordable Housing Incentives and Regulations. Develop density bonus guidelines and incentives for renter and ownership projects in the Redevelopment Project Area which provide a minimum of 15% of total units affordable to low and moderate income households for 40 years, as defined in policy H4.6. Procedures for defining and monitoring 'affordable' rental projects shall be included in this work effort.	☐ The City has not yet established guidelines for the implementation of this program, but has taken steps on 2 of Agency assisted housing to ensure maximum levels of affordable units be produced. ☐ The City provided approved a density bonus for the Pinole Grove Senior Housing Project, a 70-unit senior housing project with 34 of its 70 affordable to moderate and low income seniors. ☐ The City approved a density bonus for the Pinole Senior Village project, a 72 unit (90 bed) assisted living facility for seniors that is nearly 75% affordable. ☐	☐ Program will continue in the updated housing element, combined with HIP 4, 12, 13, and 22.
(HIP 19) Second Unit Ordinance. Regulate and allow Second Units. Prepare a Second Dwelling Unit Ordinance and monitor affordability of second units. The Second Dwelling Unit Ordinance shall establish strong design, floor area, parking and ownership regulations. In addition, the City will publicize the ordinance in concert with the actions to be undertaken under Program HIP--14. Specific actions include: (a) housing pamphlets available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements. The City will also publicize the availability of rehabilitation loans and other funding programs.	☐ A Second Unit Ordinance was adopted by the City in 1994, but little has been done to publicize the program. Since adoption of the Ordinance, two second units have been completed.	☐ Program will continue in the updated housing element, with the following modifications: make information about second units available to the public at City Hall and on the City's webpage; establish second units as permitted uses in appropriate situations; and review parking and impact fees to encourage creation of second units.
(HIP 20) Repayment of Deferred Housing Set Aside Funds. Make up deferral of Redevelopment Agency Housing Set Aside funds from tax increment funding.	☐ The Pinole Redevelopment Agency has made deferral payments to the Housing Set Aside Fund at the rate of \$100,000 per year. Repayment will be complete in 14 years.	☐ Program will continue in the updated housing element.
(HIP 21) Community Development Block Grant Program. Participate in County Community Development Block Grant program.	☐ CDBG money is used annually to fund a portion of the Low/Very Low First Time Homebuyer's Program. Since the program's inception, the Agency has assisted 70 low and moderate-income households with the purchase of a first home. The funding expires at the end of 2002.	☐ Due to the Agency's ability to continue funding of its own First Time Home Buyer Program, the CDBG program will not be renewed after its expiration in 2002.

(HIP 22) Old Town and San Pablo Avenue Housing. Encourage smaller units, mixed use housing, residential projects and senior housing by offering incentives, including shared parking, use of tax increment funds, technical assistance and other means as appropriate. Include appropriate mechanisms in the Zoning Ordinance.	☐ In 1996, the Parking Ordinance was revised to allow for a 50% reduction in parking requirements for mixed-use office/commercial residential projects. ☐ In 1997, the City adopted the Old Town Parking Overlay District that allows for shared parking between public and private projects, thereby making it easier to redevelop existing buildings into new mixed uses. ☐ The Agency has assisted in funding many mixed use projects, such as the Captain's Cottage, Pinole Hobby Shop at 2529 San Pablo Avenue (formerly All Safe Driving School), the Bistro at 2395 San Pablo Avenue, the C&H project at 815 San Pablo Avenue (formerly the Play Time Club), and the proposed Gozzano project at 2425 San Pablo Avenue. These mixed-use projects alone have contributed 38 units of housing, 13 of which are affordable.	☐ Program will continue in the updated housing element, combined with HIP 4, 12, 13, & 18.
(HIP 23) Housing for the Homeless. Contribute a portion of the Housing Set Aside fund to non-profit agencies involved in providing housing for the homeless. An example would be Shelter Incorporated. Modify the Zoning Ordinance by 1993 to specifically include emergency shelters and transitional housing uses and performance standards.	☐ The zoning ordinance has not been modified, but there is nothing in the ordinance that would preclude emergency shelters. ☐ As Housing Set Aside Funds cannot be utilized for non-permanent housing, general redevelopment funds were contributed annually to the County for bed(s) at a homeless shelter.	☐ Program will continue with appropriate modifications to the reference of Housing Set Aside funds vs. General Redevelopment funds. Program will focus on finding opportunities to provide housing for families at risk.
(HIP 24)) Rental Housing Assistance. Encourage Federal and State rental housing programs by continuing to work with the Contra Costa County Housing Authority to implement the Section 8 rental assistance program and any similar programs.	☐ Because the Section 8 Housing Program is implemented locally by the County, the City has not taken an active role in its implementation. The City through the Redevelopment Agency has focused instead on construction of new affordable housing, the rehabilitation of existing affordable housing, and the preservation of affordable housing that the Agency has either funded or created.	☐ Delete, as the county implements all local Section 8 housing.

1. [Faint text]	2. [Faint text]	3. [Faint text]
4. [Faint text]	5. [Faint text]	6. [Faint text]
7. [Faint text]	8. [Faint text]	9. [Faint text]

Appendix H. Housing Implementation Programs

Program	# of Units	Target Date	Responsible Agency	Funding Source
HIP-1 Housing Element Update		June, 2006	Pinole Community Development Department	
HIP-2 Annual Housing Element Review		Annually by July 1	Pinole Community Development Department	
HIP-3 General Plan Update		July, 2005	Pinole Community Development Department	
HIP-4 Adopt Design Review Criteria		July, 2004	Pinole Community Development Department	
HIP-5 Amend Single Family Zoning Regulations		July, 2003	Pinole Community Development Department	
HIP-6 Rehabilitation Loan Programs	100	June, 2006	Pinole Community Development Department; Pinole Redevelopment Agency	Pinole Redevelopment Agency
HIP-7 Energy Conservation	15	June, 2006	Pinole Community Development Department; PG&E; Building Division, Pinole Redevelopment Agency	Pinole Redevelopment Agency; PG&E
HIP-8 Open Space Contributions		Ongoing	Pinole Community Development Department	
HIP-9 Housing Construction	316	June, 2006	Pinole Community Development Department; Pinole Redevelopment Agency; non-profit and for-profit housing developers	Pinole Redevelopment Agency; non-profit and for-profit developers
HIP-10 Repayment of Deferred Housing Set Aside Funds		Ongoing	Pinole Redevelopment Agency	Pinole Redevelopment Agency
HIP-11 Second Unit Ordinance	5	June, 2006	Pinole Community Development Department; Pinole Redevelopment Agency; Homeowners	
HIP-12 Homebuyer Programs	15	June, 2006	Pinole Community Development Department; Pinole Redevelopment Agency; East Bay Delta Housing and Finance Agency; Contra Costa County Community Development Department; Lending Institutions	Pinole Redevelopment Agency
HIP-13 BMR Regulations		Ongoing	Pinole Community Development Department; Pinole Redevelopment Agency; Contra Costa Housing Authority	
HIP-14 Technical Assistance to Housing Developers		Ongoing	Pinole Community Development Department; Pinole Redevelopment Agency	
HIP-15 Accessible Units for the Physically Disabled	5% of units	June, 2006	Pinole Community Development Department; Building Division	
HIP-16 Housing for the Homeless		Annually	Pinole Community Development Department; Pinole Redevelopment Agency	
HIP-17 Prevention of Housing Discrimination		Ongoing	Pinole Community Development Department	
HIP-18 Develop Multi-Family Sites at Higher Densities		December, 2003	Pinole Community Development Department	
HIP-19 Develop Reasonable Accommodation Procedures		June, 2003	Pinole Community Development Department	
HIP-20 Multi-Family Use Permit Ordinance		December, 2004	Pinole Community Development Department	



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Appendix A: Housing Inventory System

Housing Unit	Housing Unit	Housing Unit	Housing Unit
Housing Unit	Housing Unit	Housing Unit	Housing Unit
Housing Unit	Housing Unit	Housing Unit	Housing Unit
Housing Unit	Housing Unit	Housing Unit	Housing Unit
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